
State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2015
Project Name/Number: /

Filing at a Glance

Company: NCCI
Product Name: Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2015
State: Missouri
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: Rate
Date Submitted: 08/22/2014
SERFF Tr Num: NCCI-129681068
SERFF Status: Closed-REVIEWED
State Tr Num: 317
State Status: REVIEWED
Co Tr Num: MISSOURI LC 01012015

Effective Date 01/01/2015
Requested (New):
Effective Date 01/01/2015
Requested (Renewal):
Author(s): Lesley O'Brien, Alison Herwig, Frank Gnolfo, Roy Wood, Dennis Kokulak, Robert Dalton, Michelle Baker, Miguel Joubert
Reviewer(s): Patrick Lennon (primary), Julie Lederer
Disposition Date: 12/15/2014
Disposition Status: REVIEWED
Effective Date (New): 01/01/2015
Effective Date (Renewal): 01/01/2015

State Filing Description:

State: Missouri
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
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General Information

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Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/15/2014
State Status Changed: 12/15/2014 Deemer Date:
Created By: Frank Gnoflo Submitted By: Robert Dalton
Corresponding Filing Tracking Number:
State TOI: 16.0 Workers Compensation State Sub-TOI: 16.0004 Standard WC

Filing Description:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2015. The proposal is for an overall average decrease of (-3.7%)% from the January 1, 2014.

Company and Contact

Filing Contact Information

Roy Wood, State Relations Executive roy_wood@ncci.com
11430 Gravois Road 314-843-4001 [Phone]
Suite 310 314-842-3188 [FAX]
St. Louis, MO 63126

Filing Company Information

NCCI CoCode: State of Domicile: Florida
901 Peninsula Corporate Circle Group Code: Company Type:
Boca Raton, FL 33487 Group Name: State ID Number: 9999-85000
(561) 893-3186 ext. [Phone] FEIN Number: 65-0439698

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Rate
Per Company: Yes

Company	Amount	Date Processed	Transaction #
NCCI	\$50.00	08/22/2014	85349390

State Specific

NAIC Number: RO99985

Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 9/14/07): Yes

If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes

Are you paying the \$50 per company per submission filing fee electronically using EFT or would you like to be billed in arrears? All companies and filing entities are strongly encouraged to take advantage of the EFT payment option. The utilization of SERFF and EFT for the payment of filing fees in other states has resulted in a more efficient filing review process

State:	Missouri	Filing Company:	NCCI
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2015		
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and has provided a significant administrative cost savings for the industry.: Yes

State:	Missouri	Filing Company:	NCCI
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2015		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	REVIEWED 12/15/2014	New Filing	NA	Replacement	387	_MO Filing 1.1.2015_FINAL.pdf



Missouri

Voluntary Loss Cost Filing

Proposed Effective January 1, 2015





National Council on
Compensation Insurance, Inc.

Roy O. Wood
State Relations Executive
Regulatory Services Division
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(F) 561-893-5550
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August 22, 2014

The Honorable John Huff
Director
Missouri Department of Insurance,
Financial Institutions, and Professional Registration
301 West High Street
P.O. Box 690
Jefferson City, Missouri 65102-0690

Re: Missouri Voluntary Loss Costs – Effective January 1, 2015

Dear Director Huff:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2015. The proposal is for an overall average decrease of 3.7% from the January 1, 2014 NCCI Voluntary Loss Costs Including Trend.

Please note the following in connection with this filing:

- As a result of Item B-1397, effective January 1, 2008, the experience for Class Codes 7704, 7710, and 7711 is combined to determine a single loss cost for Class Codes 7710 and 7711.
- As a result of Item E-1402, the split point for experience rating was changed from \$10,000 to \$13,500.
- As a result of Items R-1408 and R-1409, the retrospective rating plan parameters were updated.
- As a result of Item B-1426, the Per Passenger Seat Surcharge for Class Code 7421 is discontinued effective January 1, 2015.
- As a result of Item B-1427, Class Code 3069 is discontinued effective January 1, 2015, and Class Code 3076 reflects the combined experience of Class Codes 3069 and 3076.
- As a result of Item 02-MO-2009, effective January 1, 2010, the payroll determination amounts for Class Codes 9178 and 9179 were calculated based on the state average weekly wage and, therefore, multiple Expected Loss Rates are reflected for these Class Codes.

I hereby certify that I am familiar with the insurance laws, rules and regulations of the State of Missouri, and to the best of my knowledge, information, and belief, this filing complies in all respects to such laws, rules, and regulations. This filing is made on behalf of the

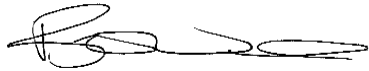
members and subscribers of the National Council on Compensation Insurance, Inc., who are now writing or will write workers compensation insurance in Missouri.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information.

In the enclosed appendix is a list of companies, sorted by group, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Roy O. Wood", with a stylized flourish at the end.

Roy O. Wood
State Relations Executive
Regulatory Services Division



Actuarial Certification

I, Nadege Bernard-Ahrendts, am a Manager and Associate Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in black ink, reading "Nadege Bernard-Ahrendts". The signature is written in a cursive, flowing style.

Nadege Bernard-Ahrendts
Manager and Associate Actuary
Actuarial and Economic Services



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MISSOURI
WORKERS COMPENSATION FILING – JANUARY 1, 2015

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Background and Filing Procedure

The workers compensation benefit system is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The Missouri Department of Insurance, Financial Institutions, and Professional Registration (DIFP) has designated the National Council on Compensation Insurance, Inc. (NCCI) to collect, validate, and analyze workers compensation data from insurance companies.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Missouri. Using this information, NCCI develops prospective voluntary loss costs to be effective on January 1st of each year.

Based upon the NCCI proposal and supporting information, the DIFP also determines what it believes to be the appropriate loss cost level. Specifically, the DIFP makes a recommendation as to the appropriate overall statewide premium level change. The DIFP must rely on NCCI to develop the loss costs by classification since NCCI houses the data by classification.

Pursuant to Missouri Statute, NCCI is required to distribute the following three sets of loss costs as recommended by NCCI and the DIFP: 1) NCCI Loss Costs Including Trend, 2) NCCI Loss Costs Excluding Trend, and 3) DIFP Loss Costs Including Trend. This filing contains only the NCCI Loss Costs Including Trend. The other two sets of loss costs will be published at a later date.

These prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as some of the expenses associated with providing these benefits (loss adjustment expenses). They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Under the competitive rating laws of the State of Missouri, carriers may reference any of these sets of loss costs in determining their individual rates that are filed with the DIFP. Carriers may elect to change the effective date or may elect not to adopt the revised loss costs.

Each insurance company offering workers compensation insurance in Missouri must file a loss cost multiplier to be applied to the approved prospective loss costs in order to compute the final workers compensation rates they intend to charge. This multiplier is intended to cover the other costs associated with



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providing workers compensation insurance that are not already part of the prospective loss costs.

In this filing, NCCI is proposing an overall average decrease of 3.7% to the current loss cost level (in effect since January 1, 2014), and that the new values will become effective on January 1, 2015.

Per Item E-1402 (Revisions to the Experience Rating Plan Primary/Excess Split Point Value and Maximum Debit Modification Formula), the primary/excess split point will increase to an inflation adjusted amount over a four year transition period and continue to increase the amount thereafter on an annual basis using a countrywide inflation index. The loss costs effective January 1, 2015 reflect the primary/excess split point of \$13,500.

This document will explain why these changes are indicated. NCCI separately determines voluntary loss costs for each workers compensation classification. In this filing, the actual change from the current loss cost is different depending on the classification.



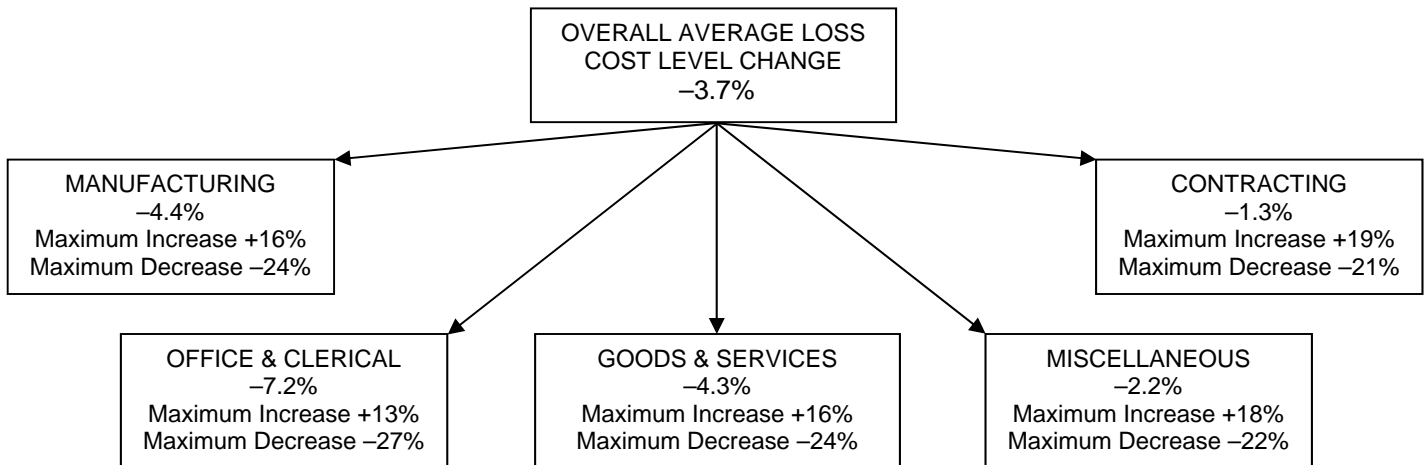
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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Components</u>	<u>Percentage Change</u>
Experience & Trend	-4.0%
Benefits	+0.2%
<u>Loss Adjustment Expenses</u>	<u>+0.1%</u>
Overall Change Requested	-3.7%

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary loss cost level change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.





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Key Components

There are four key components in this filing: experience, trend, benefits, and loss adjustment expenses. They will each be separately discussed.

Experience

NCCI analyzed the emerging experience of Missouri workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2011 and 2012, evaluated as of December 31, 2013 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2012 since the last policy had an effective date of December 31, 2012 and did not expire until December 31, 2013. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved loss cost changes as well as statutory benefit level changes implemented since that time period.

Different aggregations of limited loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). For use in this filing, NCCI utilized loss development factors based on each of these two loss aggregations. This is consistent with NCCI filings made in the past several years in Missouri. Loss development factors are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors are based on how paid losses and case reserve estimates changed over time for claims from older years.



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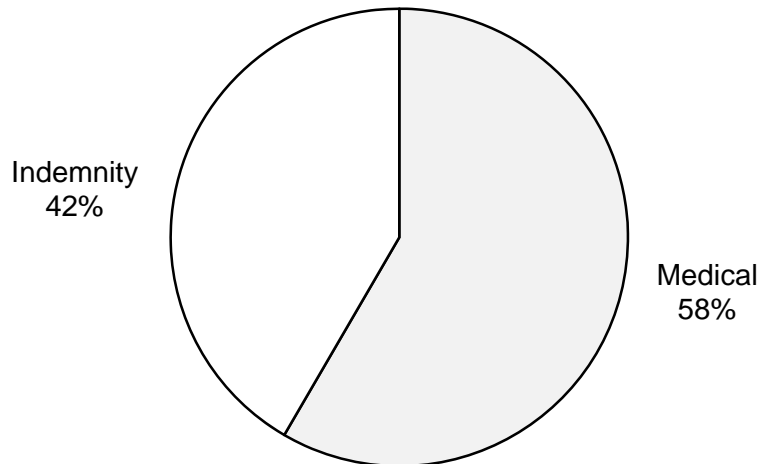
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2011 and 2012. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2015. It is necessary to use trend factors that forecast how much the future Missouri workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Missouri benefit costs.

Distribution of Missouri Benefit Costs



As can be seen, 58% of Missouri's total benefit costs are medical. This percentage is similar to most other states.

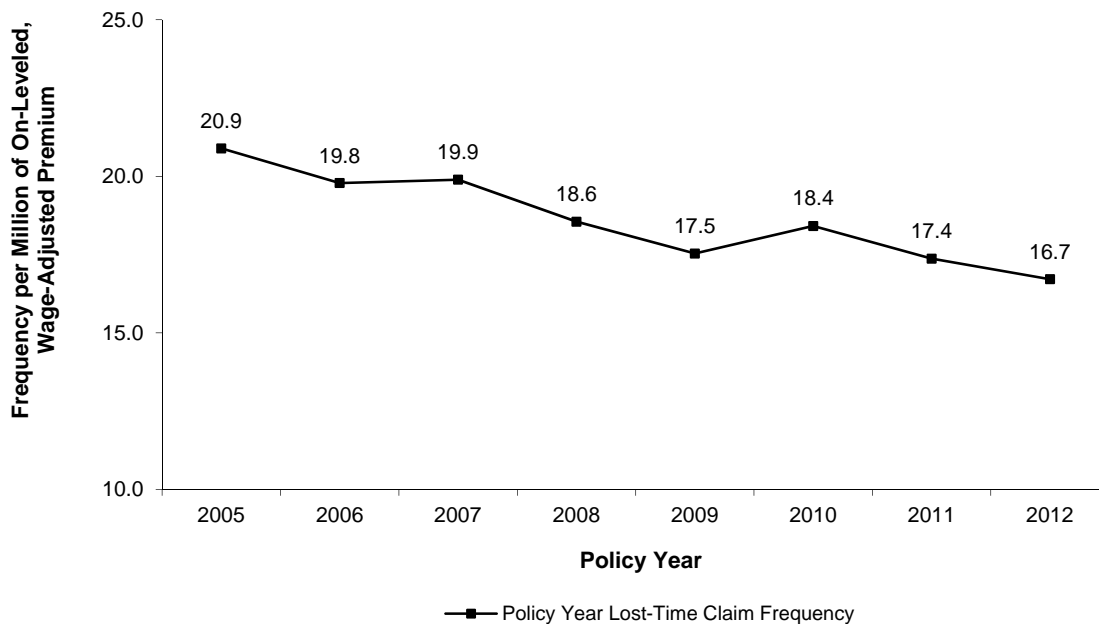


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Missouri lost-time claims (i.e., those claims where a worker has received wage replacement benefits due to a compensable workplace injury). The data in the chart reflect premiums at today's loss cost and wage levels.

Missouri Claim Frequency



As this chart illustrates, Missouri's claim frequency has generally declined over the past eight policy years.

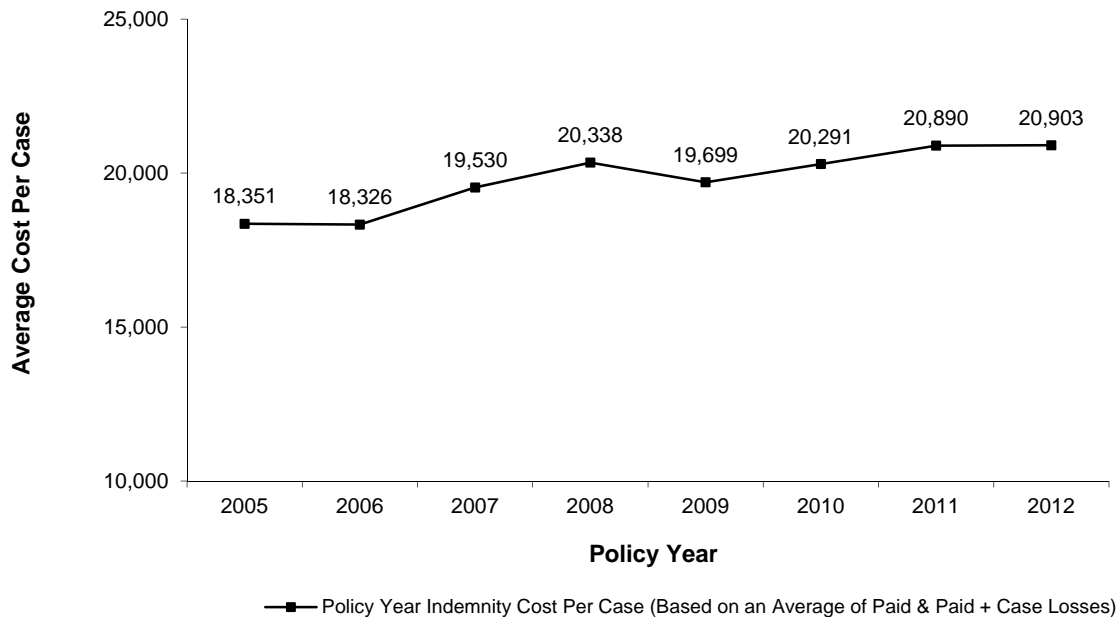


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Let us look at the indemnity side of benefits. The chart below shows Missouri's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Missouri Indemnity Cost Per Case



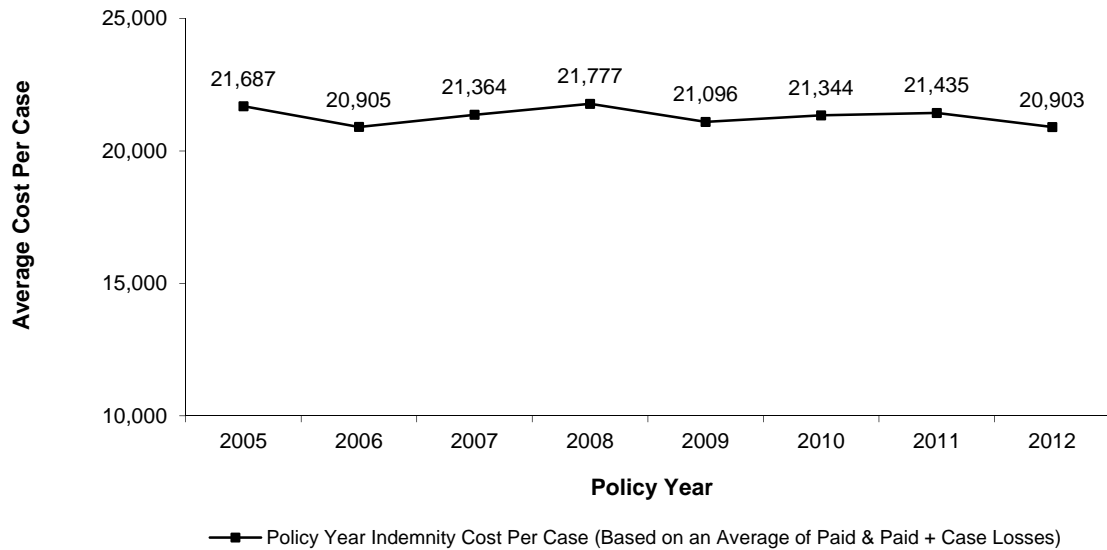
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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Missouri Indemnity Cost Per Case Adjusted to Current Wage Level



As this chart illustrates, the average indemnity cost per case in excess of wage growth has remained fairly consistent in the past eight policy years.

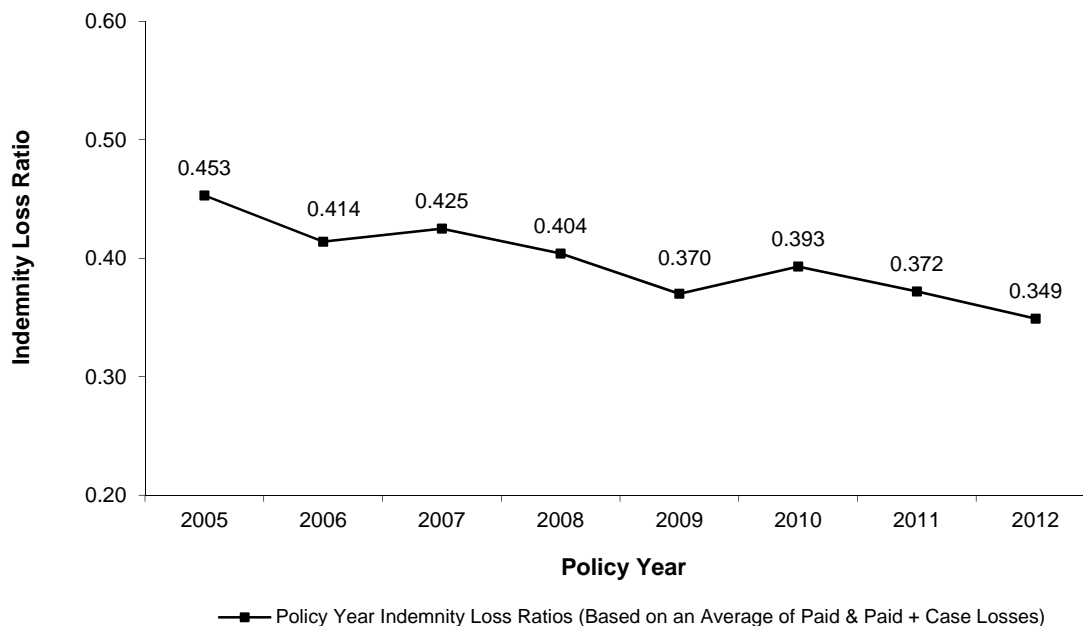


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The indemnity loss ratios below result after combining the observed changes in Missouri's average claim frequency with the corresponding changes in Missouri's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

Missouri Indemnity Loss Ratio History



This chart shows that indemnity loss ratios have generally declined over the past eight years. The trend in indemnity loss ratios follows closely to the trend in frequency.

In last year's Missouri filing, NCCI proposed an indemnity trend factor of -4.0% per year. Based on our analysis this year, we are proposing to increase the current indemnity trend factor to -3.0% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.

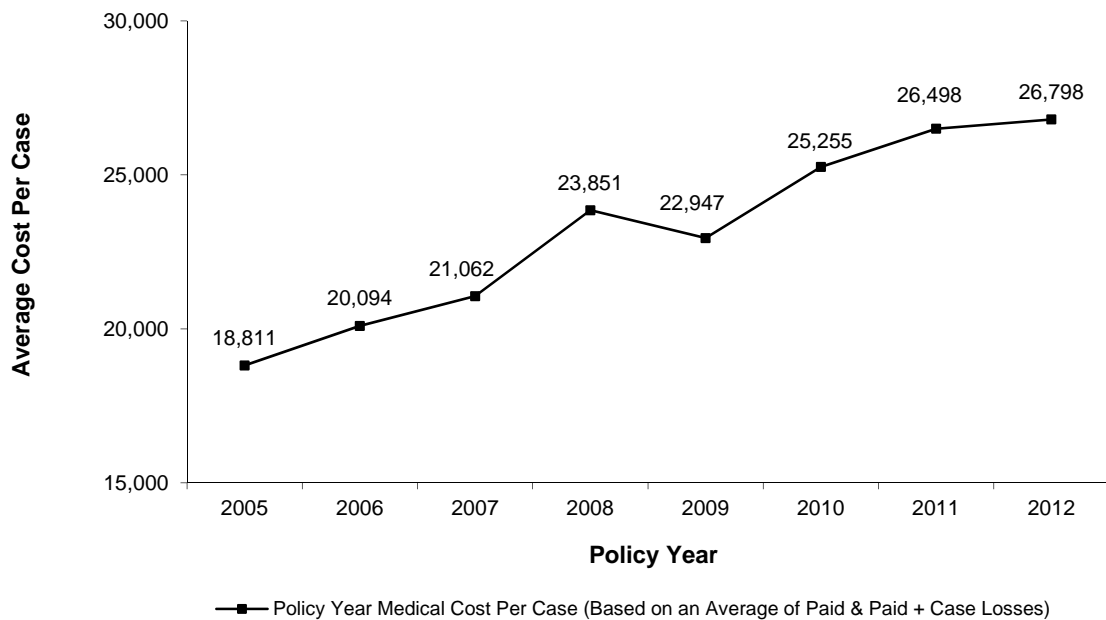


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Missouri's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

Missouri Medical Cost Per Case



Before adjusting the average cost per case figures to a common wage level, this chart shows that Missouri's average medical severity figures have increased steadily since 2005.

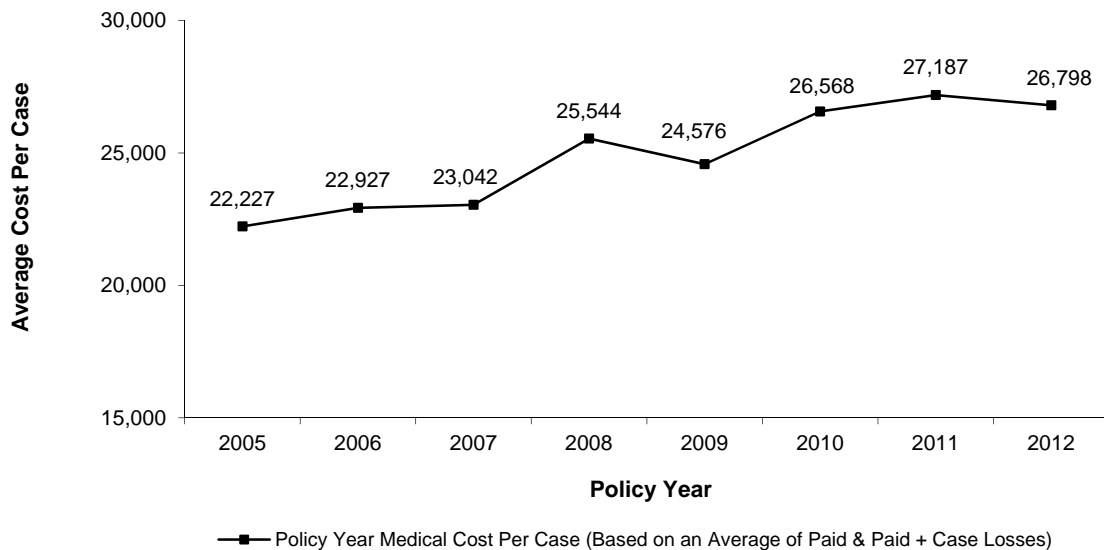


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After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.

Missouri Medical Cost Per Case Adjusted to Current Wage Level



The average Missouri medical cost per case in excess of wage growth has generally increased in the past eight policy years, as shown above. Considering the fact that 58% of the state's benefits are medical, claims cost changes in this area can notably impact the workers compensation system.

(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

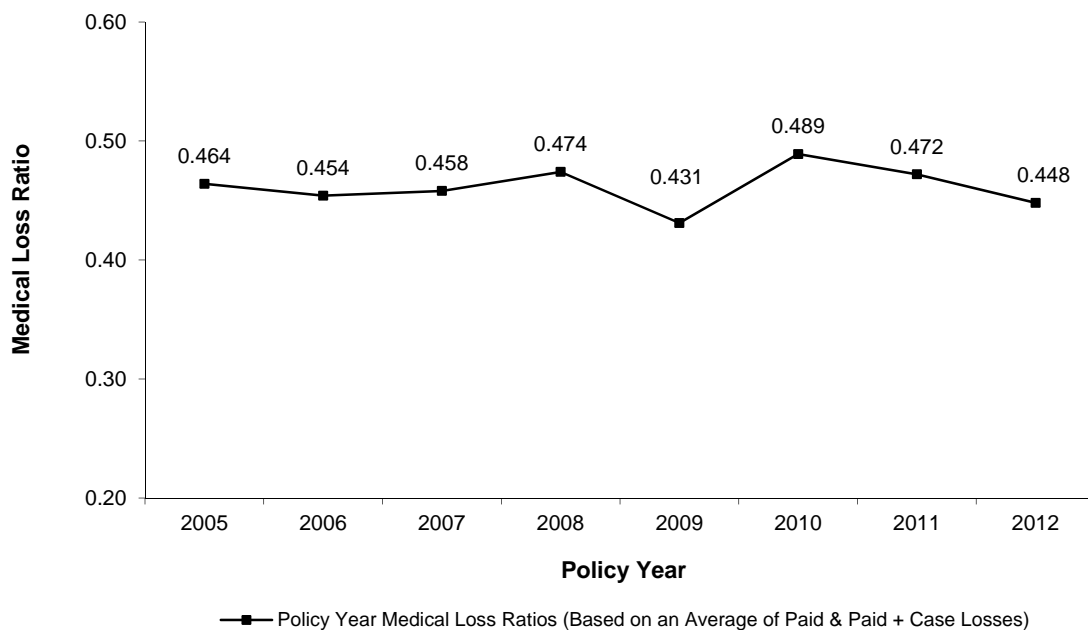


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The medical loss ratios below result after combining the observed changes in Missouri's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

Missouri Medical Loss Ratio History



The medical loss ratio declined in the latest year. Policy year 2009 is notably down and is driven by a lack of large medical claims.

In last year's Missouri filing, NCCI proposed a medical trend factor of +0.5% per year. Based on our analysis this year, we are proposing to maintain the medical trend factor of +0.5% per year. This means that the rate of growth in medical benefits is once again expected to increase at a faster pace than workers' wages.



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WORKERS COMPENSATION FILING – JANUARY 1, 2015

Key Components (Continued)

Benefits

Workers injured in Missouri receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum. Each July 1, the minimum and maximum weekly benefits are updated based on Missouri's most recent state average weekly wage. The latest increase in Missouri's state average weekly wage is estimated to increase overall system costs by 0.2%.

Loss Adjustment Expenses

The proposed loss costs include a provision for loss adjustment expenses (LAE).

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). After examining LAE indications based on both Missouri-specific data and countrywide data, NCCI is proposing to increase the currently approved LAE provision from 19.6% to 19.7% of losses.



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WORKERS COMPENSATION FILING – JANUARY 1, 2015

Conclusion

This filing document provides a high-level perspective in support of decreasing Missouri's current loss cost levels by an average of –3.7%.

Here are some of the key observations:

- The financial data experience period evaluated as of December 31, 2013 shows notable improvement when compared with the experience period evaluated as of December 31, 2012 on which the previous filing was made. This notable improvement is primarily driven by the new experience policy year, 2012.
- Lost-time claim frequency has continued to decline steadily.
- Indemnity severity remains flat while the indemnity loss ratios have declined in the last eight policy years. The continued decline in indemnity loss ratios are most notably due to the decreasing trend in frequency.
- Medical severity growth has abated in the latest year.

The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.

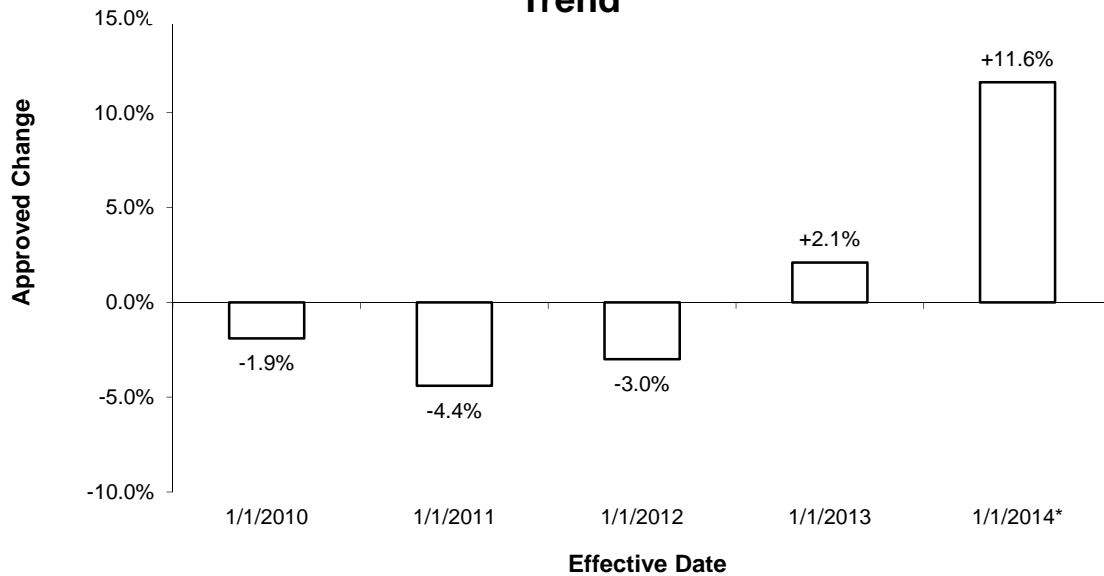


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EXHIBIT I

Missouri Historical Loss Cost Changes - NCCI Including Trend



* 1/1/2014 loss cost level change includes a 3.8% increase due to the impact of Senate Bill 1

The chart above shows the average approved voluntary loss cost level changes in Missouri for each of the last five years.

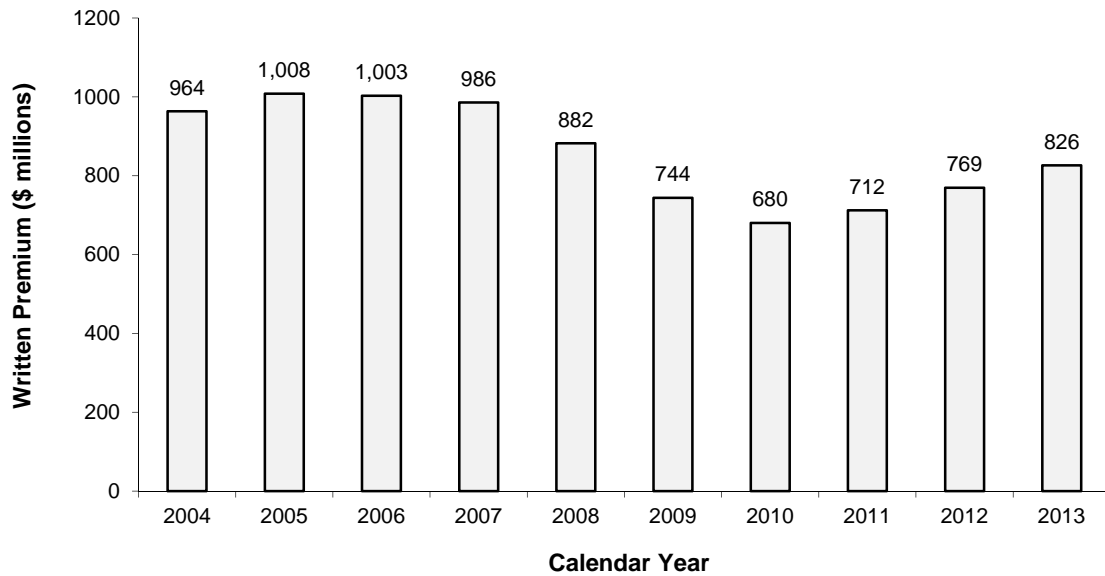


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EXHIBIT II

Missouri Written Premium



This exhibit illustrates Missouri's calendar year written premium totals for the latest ten years.

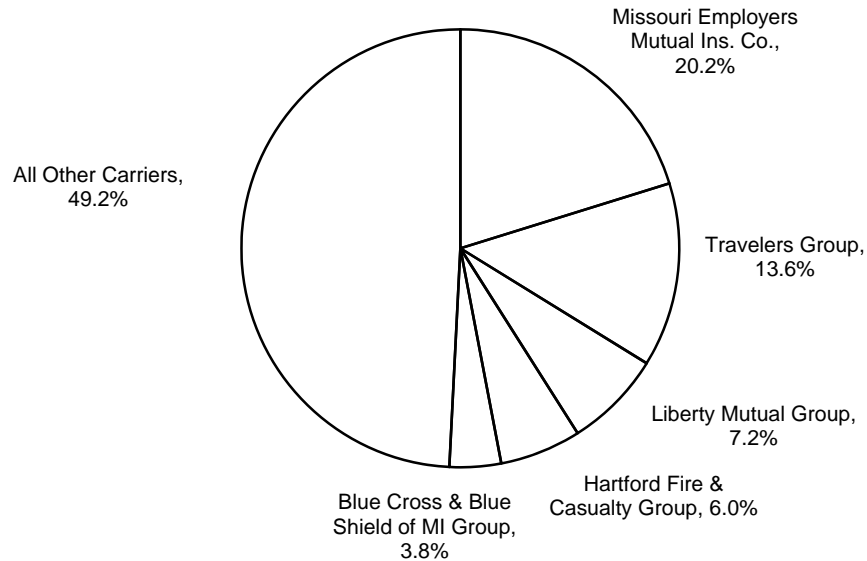


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EXHIBIT III

Missouri Largest Workers Compensation Writers CY 2013



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Missouri in 2013 are shown in this chart.



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EXHIBIT IV

**Proposed Voluntary Market Loss Costs and Rating Values –
NCCI Including Trend**

NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES
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Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV
Page S1

Effective January 1, 2015

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005X	3.46	2.36	0.37	2003	3.58	2.44	0.37	2701	9.87	6.07	0.28
0008	2.11	1.38	0.33	2014	3.87	2.38	0.28	2702	32.14	16.88	0.24
0016	5.71	3.51	0.28	2016	2.52	1.78	0.38	2709	12.23	7.53	0.28
0034	2.21	1.51	0.37	2021	2.29	1.50	0.33	2710	14.48	8.47	0.24
0035	2.00	1.41	0.38	2039	2.31	1.63	0.38	2714	4.46	3.15	0.38
0036	6.43	4.39	0.37	2041	2.94	2.08	0.38	2731	3.08	1.90	0.28
0037	4.18	2.74	0.33	2065	2.99	2.04	0.37	2735	4.10	2.90	0.38
0042	7.03	4.21	0.33	2070	5.62	3.83	0.37	2747X	2.84	2.10	0.45
0050	5.50	3.43	0.37	2081X	6.54	4.46	0.37	2759	6.24	4.40	0.38
0059D	0.13	0.04	0.24	2089	4.31	2.94	0.37	2790	1.75	1.24	0.38
0065D	0.04	0.01	0.28	2095	3.16	2.16	0.37	2791X	2.29	1.70	0.45
0066D	0.04	0.01	0.28	2105	3.04	2.14	0.38	2797	3.73	2.54	0.37
0067D	0.04	0.01	0.28	2110	2.03	1.43	0.38	2799	3.21	1.92	0.33
0079	6.42	3.95	0.28	2111	2.21	1.56	0.38	2802	5.45	3.57	0.33
0083	4.40	3.00	0.37	2112	3.27	2.31	0.38	2812	—	2.59	0.37
0106	8.38	4.90	0.24	2114	2.17	1.53	0.38	2835	2.68	1.98	0.45
0113	5.71	3.89	0.37	2121	1.48	1.01	0.37	2836	2.23	1.65	0.45
0170	3.12	2.13	0.37	2130	2.14	1.46	0.37	2841	3.86	2.73	0.38
0251	3.90	2.66	0.37	2131	2.61	1.78	0.37	2881	2.63	1.95	0.45
0400	6.58	4.31	0.33	2143	2.33	1.65	0.38	2883	3.80	2.59	0.37
0401	8.87	5.19	0.24	2157	6.13	4.18	0.37	2913	3.56	2.63	0.45
0771N	0.44	—	—	2172	2.04	1.34	0.33	2915	2.91	1.91	0.33
0790N	10.39	—	—	2174	3.38	2.39	0.38	2916	3.28	1.92	0.24
0908P	146.00	99.82	0.37	2211	8.50	5.23	0.28	2923	1.88	1.33	0.38
0913P	373.00	254.18	0.37	2220	2.23	1.52	0.37	2942	5.04	3.73	0.45
0917	4.37	3.09	0.38	2286	1.99	1.41	0.38	2960	8.19	5.59	0.37
1005*	4.58	2.11	0.24	2288	4.11	2.90	0.38	3004	2.47	1.52	0.28
1016X*	13.67	6.27	0.24	2300	2.40	1.77	0.45	3018	4.21	2.59	0.28
1164D	4.69	2.44	0.24	2302	1.89	1.29	0.37	3022	3.93	2.77	0.38
1165D	4.36	2.53	0.24	2305	3.77	2.47	0.33	3027	2.72	1.68	0.28
1320	2.76	1.62	0.24	2352X	6.77	4.77	0.38	3028	4.46	3.04	0.37
1322	8.76	4.69	0.24	2361	1.90	1.30	0.37	3030	6.25	3.84	0.28
1430	5.52	3.39	0.28	2362	1.62	1.11	0.37	3040	7.66	4.71	0.28
1438	7.56	4.42	0.24	2380	2.78	1.90	0.37	3041	4.66	3.18	0.37
1452	4.03	2.48	0.28	2386	1.63	1.15	0.38	3042	5.41	3.54	0.33
1463	12.11	7.09	0.24	2388	2.01	1.42	0.38	3064	5.16	3.52	0.37
1472	4.41	2.58	0.24	2402	2.05	1.26	0.28	3069	—	1.77	0.37
1624D	3.67	2.14	0.24	2413	2.13	1.45	0.37	3076	2.60	1.77	0.37
1642	4.10	2.52	0.28	2416	2.21	1.51	0.37	3081DX	4.35	2.67	0.28
1654	7.69	4.73	0.28	2417	1.72	1.17	0.37	3082D	4.87	2.98	0.28
1655	2.32	1.42	0.28	2501	2.42	1.65	0.37	3085DX	6.34	3.88	0.28
1699	3.11	1.91	0.28	2503	1.19	0.84	0.38	3110	5.00	3.41	0.37
1701	3.38	2.08	0.28	2534	4.01	2.83	0.38	3111	2.49	1.70	0.37
1710D	5.77	3.53	0.28	2570	5.63	3.98	0.38	3113	2.04	1.39	0.37
1741D	2.76	1.37	0.24	2585	3.26	2.30	0.38	3114	2.70	1.84	0.37
1747	2.19	1.35	0.28	2586	2.65	1.81	0.37	3118	2.14	1.51	0.38
1748	5.11	3.15	0.28	2587	3.58	2.53	0.38	3119	2.45	1.81	0.45
1803D	7.43	4.25	0.24	2589	1.89	1.29	0.37	3122	1.83	1.29	0.38
1852D	2.67	1.39	0.24	2600	2.49	1.76	0.38	3126	1.87	1.27	0.37
1853	2.35	1.54	0.33	2623	6.49	4.25	0.33	3131	1.56	1.07	0.37
1860	2.27	1.60	0.38	2651	3.33	2.35	0.38	3132	3.65	2.49	0.37
1924	3.76	2.65	0.38	2660	2.62	1.85	0.38	3145	2.61	1.78	0.37
1925	4.04	2.65	0.33	2670	1.65	1.22	0.45	3146	2.83	1.93	0.37
2001	—	2.44	0.37	2683	1.58	1.11	0.38	3169	2.72	1.86	0.37
2002	2.04	1.44	0.38	2688	2.58	1.83	0.38	3175D	4.42	3.00	0.37

* Refer to the Footnotes Page for additional information on this class code.

NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES**MISSOURI**

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	2.87	2.03	0.38	3851	7.34	5.18	0.38	4511	0.36	0.23	0.33
3180	1.90	1.34	0.38	3865	1.58	1.17	0.45	4557	2.54	1.79	0.38
3188	1.99	1.41	0.38	3881	4.78	3.26	0.37	4558	1.55	1.06	0.37
3220	1.98	1.35	0.37	4000	4.91	2.87	0.24	4561	—	1.60	0.33
3223	5.09	3.77	0.45	4018DX	4.49	2.73	0.28	4568	3.75	2.31	0.28
3224	3.48	2.45	0.38	4021	5.56	3.42	0.28	4581	0.94	0.55	0.24
3227	3.08	2.18	0.38	4034	6.97	4.29	0.28	4583	4.49	2.62	0.24
3240	2.11	1.49	0.38	4036	1.92	1.18	0.28	4597X	1.07	0.75	0.38
3241	3.91	2.66	0.37	4038	4.64	3.43	0.45	4611	0.94	0.66	0.38
3255	2.04	1.51	0.45	4053	2.23	1.52	0.37	4635	2.57	1.35	0.24
3257	3.05	2.08	0.37	4061	4.76	3.36	0.38	4653	1.92	1.36	0.38
3270	5.25	3.58	0.37	4062	1.81	1.23	0.37	4665	9.33	5.74	0.28
3300	4.13	2.81	0.37	4101	3.21	2.10	0.33	4670	6.58	4.05	0.28
3303	2.81	1.98	0.38	4109	1.29	0.91	0.38	4683	3.23	2.20	0.37
3307	5.15	3.51	0.37	4110	3.11	2.12	0.36	4686	2.29	1.41	0.28
3315	3.49	2.46	0.38	4111	3.28	2.32	0.38	4692	0.57	0.40	0.38
3334	2.60	1.77	0.37	4112	—	2.12	0.36	4693	0.61	0.42	0.37
3336	2.75	1.69	0.28	4113	1.51	1.03	0.37	4703	2.49	1.70	0.37
3365	6.88	3.87	0.28	4114	3.33	2.27	0.37	4716X	4.23	2.99	0.38
3372	3.18	2.08	0.33	4130	4.40	3.00	0.37	4717	2.04	1.51	0.45
3373	7.45	5.08	0.37	4131	3.04	2.14	0.38	4720	1.92	1.31	0.37
3383	1.48	1.05	0.38	4133	1.99	1.41	0.38	4740	1.09	0.67	0.28
3385	0.72	0.51	0.38	4149	0.93	0.69	0.45	4741	2.20	1.50	0.37
3400	3.78	2.48	0.33	4150	—	0.69	0.45	4751	2.65	1.63	0.28
3507	3.41	2.32	0.37	4206	3.13	2.13	0.37	4771N	2.48	1.30	0.24
3515	2.05	1.40	0.37	4207	1.55	0.96	0.28	4777	4.27	2.24	0.24
3548	1.58	1.07	0.37	4239	2.72	1.68	0.28	4825	0.80	0.49	0.28
3559	2.80	1.91	0.37	4240	2.12	1.50	0.38	4828	2.27	1.49	0.33
3574	1.16	0.82	0.38	4243	2.39	1.63	0.37	4829	1.12	0.66	0.24
3581	1.54	1.09	0.38	4244	3.78	2.58	0.37	4902	3.84	2.71	0.38
3612	1.98	1.30	0.33	4250	1.58	1.07	0.37	4923	1.46	1.00	0.37
3620X	4.11	2.53	0.28	4251	4.01	2.73	0.37	4940X	1.92	1.18	0.28
3629	1.58	1.11	0.38	4263	3.94	2.69	0.37	5020	4.24	2.39	0.28
3632X	3.33	2.18	0.33	4273	2.57	1.75	0.37	5022	7.40	3.96	0.24
3634	1.41	1.00	0.38	4279	2.98	2.03	0.37	5037	23.76	11.40	0.24
3635	3.16	2.16	0.37	4282	2.24	1.58	0.38	5040	18.74	9.00	0.24
3638	3.09	2.19	0.38	4283	2.80	1.91	0.37	5057	6.66	3.20	0.24
3642	1.26	0.86	0.37	4299	2.31	1.63	0.38	5059	30.95	14.86	0.24
3643	2.62	1.79	0.37	4304	4.87	3.19	0.33	5067X	10.67	5.12	0.24
3647	2.92	1.91	0.33	4307	2.05	1.52	0.45	5069	25.22	12.10	0.24
3648	1.68	1.19	0.38	4351	1.07	0.73	0.37	5102	6.75	3.61	0.24
3681	0.97	0.69	0.38	4352	1.63	1.15	0.38	5146	5.45	3.06	0.28
3685	1.18	0.83	0.38	4360	0.93	0.65	0.38	5160	3.07	1.65	0.24
3719	3.46	1.66	0.24	4361	0.98	0.69	0.38	5183	4.06	2.28	0.28
3724	4.84	2.59	0.24	4362	—	0.65	0.38	5188	3.46	1.94	0.28
3726	5.87	2.82	0.24	4410	3.88	2.65	0.37	5190	3.37	1.89	0.28
3803	2.60	1.77	0.37	4420	3.92	2.29	0.24	5191	0.89	0.60	0.37
3807	2.28	1.61	0.38	4431	1.38	1.02	0.45	5192	2.63	1.79	0.37
3808	3.89	2.55	0.33	4432	1.59	1.17	0.45	5213X	6.45	3.45	0.24
3821	4.97	3.26	0.33	4439	2.45	1.60	0.33	5215	5.34	3.20	0.33
3822X	6.40	4.19	0.33	4452	2.80	1.91	0.37	5221X	5.56	3.12	0.28
3824X	5.57	3.65	0.33	4459	2.28	1.56	0.37	5222	8.97	4.80	0.24
3826	0.93	0.63	0.37	4470	2.11	1.44	0.37	5223	6.65	3.74	0.28
3827	2.27	1.49	0.33	4484	2.74	1.86	0.37	5348	6.12	3.44	0.28
3830	0.72	0.47	0.33	4493	3.49	2.38	0.37	5402	3.65	2.36	0.38

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NCCI INCLUDING TREND ADVISORY LOSS COSTS - NOT RATES
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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5403	6.43	3.44	0.24	6835X	3.09	1.62	0.24	7515	1.20	0.63	0.24
5437	4.49	2.52	0.28	6836	4.82	2.97	0.28	7520	4.12	2.81	0.37
5443	3.70	2.31	0.37	6845a	a	a	a	7538	8.13	3.90	0.24
5445	4.91	2.63	0.24	6872F	14.35	5.68	0.22	7539	3.25	1.90	0.24
5462	5.96	3.35	0.28	6874F	16.00	6.33	0.22	7540	3.58	1.88	0.24
5472	6.06	2.91	0.24	6882	6.64	3.49	0.24	7580	2.46	1.52	0.28
5473	11.39	5.47	0.24	6884	7.97	4.18	0.24	7590	3.39	2.22	0.33
5474	6.90	3.69	0.24	7016M	2.03	1.06	0.24	7600	3.19	1.96	0.28
5478	6.33	3.56	0.28	7024M	2.26	1.19	0.24	7601	—	1.96	0.28
5479	7.01	4.20	0.33	7038M	5.37	2.82	0.24	7605	2.55	1.43	0.28
5480	5.37	2.87	0.24	7046M	12.39	6.51	0.24	7610	0.46	0.30	0.33
5491	2.07	1.10	0.24	7047M	2.67	1.39	0.24	7611	—	1.96	0.28
5505X	3.98	2.24	0.28	7050M	7.04	3.68	0.24	7612	—	1.96	0.28
5506	5.89	2.82	0.24	7090M	5.97	3.14	0.24	7613	—	1.96	0.28
5515DX	4.62	2.76	0.33	7098M	13.77	7.23	0.24	7705	4.08	2.67	0.33
5535	5.60	3.15	0.28	7099M	16.25	8.47	0.24	7710	6.44	3.77	0.24
5537	4.22	2.38	0.28	7133	3.10	1.81	0.24	7711	6.44	3.77	0.24
5551	17.56	8.43	0.24	7151M	3.77	2.21	0.24	7720	2.99	1.84	0.28
5606	1.62	0.87	0.24	7152M	4.94	2.86	0.24	7855	6.19	3.48	0.28
5610X	5.80	3.61	0.37	7153M	4.19	2.45	0.24	8001	1.92	1.35	0.38
5645	11.01	5.89	0.24	7207X	10.20	6.26	0.28	8002	1.87	1.28	0.37
5651	—	5.89	0.24	7222	5.67	3.49	0.28	8006X	2.02	1.38	0.37
5703	13.06	7.34	0.28	7228X	6.20	3.82	0.28	8008	1.07	0.76	0.38
5705	18.47	10.39	0.28	7229X	8.27	4.84	0.24	8010	1.78	1.26	0.38
5951	0.54	0.38	0.38	7230	6.43	4.21	0.33	8013	0.62	0.42	0.37
6003	6.49	3.64	0.28	7231	10.18	6.67	0.33	8015	0.84	0.57	0.37
6005	9.69	5.45	0.28	7232	7.83	4.58	0.24	8017X	1.44	1.01	0.38
6045	2.52	1.41	0.28	7250NX	10.39	5.45	0.24	8018X	2.24	1.58	0.38
6204	11.68	6.25	0.24	7309F	13.84	5.47	0.22	8021	2.73	1.86	0.37
6206	3.54	1.70	0.24	7313F	3.05	1.21	0.22	8031	2.15	1.47	0.37
6213	2.21	1.18	0.24	7317F	8.14	3.21	0.22	8032	1.95	1.37	0.38
6214	3.19	1.54	0.24	7327F	19.45	7.76	0.22	8033	1.94	1.32	0.37
6216	7.46	3.58	0.24	7333M	2.71	1.42	0.24	8034X	2.23	1.52	0.37
6217	4.74	2.53	0.24	7335M	3.01	1.58	0.24	8037	1.39	0.98	0.38
6229	5.02	2.68	0.24	7337M	3.55	1.85	0.24	8039	1.37	0.96	0.38
6233	4.19	2.24	0.24	7350F	8.71	3.80	0.23	8044	2.81	1.84	0.33
6235	8.74	4.20	0.24	7360	6.46	3.97	0.28	8045	0.39	0.27	0.38
6236	10.66	5.99	0.28	7370	4.42	3.01	0.37	8046	1.92	1.31	0.37
6237	1.65	0.93	0.28	7380	4.30	2.82	0.33	8047	1.19	0.84	0.38
6251D	6.41	3.41	0.25	7382	3.84	2.62	0.37	8058	2.48	1.69	0.37
6252D	6.49	3.11	0.24	7390	8.40	5.72	0.37	8061X	1.93	1.31	0.37
6260D	5.16	2.47	0.24	7394M	6.58	3.46	0.24	8072	0.72	0.51	0.38
6306	7.26	3.89	0.24	7395M	7.31	3.83	0.24	8102	2.11	1.49	0.38
6319	3.86	2.06	0.24	7398M	8.63	4.48	0.24	8103	2.56	1.68	0.33
6325	4.14	2.21	0.24	7402	0.16	0.11	0.37	8105	2.22	1.57	0.38
6400	5.80	3.47	0.33	7403	4.99	3.07	0.28	8106	4.38	2.70	0.28
6503	2.06	1.46	0.38	7405N	1.00	0.61	0.28	8107	2.90	1.79	0.28
6504	2.09	1.47	0.38	7420	12.90	6.77	0.24	8111	1.85	1.26	0.37
6702M*	6.88	4.23	0.28	7421	0.88	0.52	0.24	8116	3.13	2.13	0.37
6703M*	9.02	5.50	0.28	7422	2.80	1.47	0.24	8203	5.98	4.08	0.37
6704M*	7.64	4.70	0.28	7425	3.03	1.59	0.24	8204	2.47	1.52	0.28
6824F	6.25	2.73	0.23	7431N	0.99	0.52	0.24	8209	4.72	3.22	0.37
6825FX	3.93	1.56	0.22	7445N	0.54	—	—	8215	4.84	2.98	0.28
6826F	4.95	2.23	0.27	7453N	0.53	—	—	8227	4.42	2.12	0.24
6834	4.39	2.87	0.33	7502	4.09	2.51	0.28	8232	6.47	3.98	0.28

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8233	2.72	1.67	0.28	8835	2.22	1.51	0.37	9620	1.24	0.81	0.33
8235	3.37	2.30	0.37	8855	0.20	0.13	0.37				
8263	6.65	4.36	0.33	8856	0.16	0.11	0.37				
8264	5.86	3.60	0.28	8861X	1.57	1.07	0.37				
8265	7.84	4.59	0.24	8868	0.38	0.27	0.38				
8279	5.21	3.05	0.24	8869	1.05	0.74	0.38				
8288	7.49	4.61	0.28	8871	0.11	0.08	0.38				
8291	3.34	2.19	0.33	8901	0.19	0.12	0.33				
8292	3.52	2.40	0.37	9012	1.25	0.82	0.33				
8293	9.68	5.95	0.28	9014	2.42	1.65	0.37				
8304	4.98	3.07	0.28	9015	3.06	2.08	0.37				
8350X	5.18	3.03	0.24	9016	3.09	2.11	0.37				
8353X	4.61	2.83	0.28	9019	1.69	1.04	0.28				
8370X	4.30	2.64	0.28	9033	1.66	1.13	0.37				
8381X	2.26	1.48	0.33	9040	3.83	2.71	0.38				
8385	2.46	1.51	0.28	9044	1.18	0.83	0.38				
8387X	3.40	2.23	0.33	9052	1.85	1.31	0.38				
8391X	2.51	1.64	0.33	9058	1.74	1.29	0.45				
8392	2.53	1.72	0.37	9059	—	0.74	0.38				
8393X	1.59	1.08	0.37	9060	1.35	0.95	0.38				
8500	5.47	3.37	0.28	9061	1.63	1.21	0.45				
8601	0.33	0.21	0.33	9062	1.57	1.16	0.45				
8602	0.48	0.31	0.33	9063	1.04	0.73	0.38				
8603	0.11	0.07	0.37	9077F	2.32	1.15	0.36				
8606	2.60	1.52	0.24	9082	1.32	0.98	0.45				
8709F	4.05	1.61	0.22	9083	1.17	0.87	0.45				
8719	3.15	1.65	0.24	9084	1.54	1.05	0.37				
8720X	1.80	1.11	0.28	9088a	a	a	a				
8721	0.32	0.19	0.28	9089	1.40	0.99	0.38				
8723X	0.15	0.10	0.37	9093	1.44	1.01	0.38				
8725	1.70	1.05	0.28	9101	3.50	2.47	0.38				
8726F	2.72	1.23	0.27	9102	3.03	2.06	0.37				
8728X	0.40	0.24	0.28	9110X	3.22	2.20	0.37				
8734M	0.51	0.31	0.28	9154	1.71	1.17	0.37				
8737M	0.46	0.28	0.28	9156	2.13	1.40	0.33				
8738M	0.61	0.36	0.28	9170	7.30	3.83	0.24				
8742X	0.38	0.23	0.28	9178*	11.20	—	0.45				
8745	4.90	3.21	0.33	9179*	19.76	—	0.38				
8748	0.65	0.43	0.33	9180	4.79	2.95	0.28				
8755	0.58	0.36	0.28	9182	2.88	1.96	0.37				
8799	0.68	0.46	0.37	9186	12.77	7.47	0.24				
8800	1.45	1.07	0.45	9220	5.37	3.52	0.33				
8803	0.08	0.05	0.28	9402	4.07	2.50	0.28				
8805M	0.22	0.15	0.37	9403	6.46	3.78	0.24				
8810	0.16	0.11	0.37	9410	3.33	2.27	0.37				
8814M	0.19	0.13	0.37	9501	2.99	1.96	0.33				
8815M	0.25	0.17	0.37	9505	3.06	2.00	0.33				
8820	0.17	0.11	0.33	9516	5.13	3.15	0.28				
8824	2.72	1.92	0.38	9519	3.90	2.40	0.28				
8825	1.66	1.23	0.45	9521	4.51	2.77	0.28				
8826	2.16	1.47	0.37	9522	2.29	1.56	0.37				
8829	2.14	1.46	0.37	9534	5.03	2.69	0.24				
8831	1.65	1.13	0.37	9554	14.00	7.49	0.24				
8832	0.30	0.21	0.37	9586	0.71	0.53	0.45				
8833X	1.03	0.71	0.37	9600	2.21	1.56	0.38				

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2015

Exhibit IV:NCCI Including Trend

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.13	S	1710D	0.03	S	3175D	0.02	S
0065D	0.04	S	1741D	0.15	S	4018DX	0.05	S
0066D	0.04	S	1803D	0.16	S	5515DX	0.01	S
0067D	0.04	S	1852D	0.03	Asb	6251D	0.02	S
1164D	0.04	S	3081DX	0.02	S	6252D	0.02	S
1165D	0.03	S	3082D	0.03	S	6260D	0.01	S
1624D	0.01	S	3085DX	0.04	S,L			

S=Silica, Asb=Asbestos, L=Lead

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7250	0790
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

* Class Codes with Specific Footnotes

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.57. (For coverage written separately for federal benefits only, \$0.56. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.72. (For coverage written separately for federal benefits only, \$1.68. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.593 and elr x 1.581.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 9178 ELR of 12.63 will be applied to policies in the experience rating period that were effective prior to 1/1/2010. As a result of the increase in maximum payroll for this class, an ELR of 8.30 will be applied to any policies in the experience rating period that are effective 1/1/2010 or subsequent.
- 9179 ELR of 21.25 will be applied to policies in the experience rating period that were effective prior to 1/1/2010. As a result of the increase in maximum payroll for this class, an ELR of 13.96 will be applied to any policies in the experience rating period that are effective 1/1/2010 or subsequent.

Effective January 1, 2015

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group for total losses on a per occurrence basis. They do not include a safety factor.

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.1%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
\$200	2.1%	1.6%	1.3%	0.9%	0.7%	0.5%	0.5%
\$300	3.0%	2.3%	1.8%	1.4%	1.0%	0.7%	0.7%
\$400	3.9%	2.9%	2.4%	1.8%	1.3%	0.9%	0.9%
\$500	4.7%	3.6%	2.9%	2.1%	1.6%	1.1%	1.1%
\$1,000	8.0%	6.1%	5.0%	3.8%	2.8%	2.0%	1.9%
\$1,500	10.5%	8.1%	6.7%	5.1%	3.8%	2.8%	2.6%
\$2,000	12.5%	9.8%	8.1%	6.2%	4.8%	3.5%	3.2%
\$2,500	14.3%	11.3%	9.4%	7.3%	5.6%	4.2%	3.8%
\$5,000	21.0%	16.9%	14.4%	11.5%	9.2%	7.1%	6.3%
\$10,000	29.8%	24.6%	21.5%	17.8%	14.6%	11.8%	10.2%
\$15,000	36.3%	30.4%	27.1%	22.8%	19.1%	15.8%	13.6%
\$20,000	41.5%	35.1%	31.7%	27.0%	22.9%	19.2%	16.5%

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for

Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$64,000
Leased or rented vehicle.....	\$42,600

Maximum Weekly Payroll applicable in accordance with the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park:

Contact Sports" \$800

Premium Determination for Executive Officers, Members of Limited Liability Companies, Partners and Sole Proprietors in accordance with **Basic Manual** Rule 2-E (Annual Payroll)

\$38,400

Terrorism - (Advisory Loss Cost) 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4.....

44%

(Multiply a Non-F classification loss cost by a factor of 1.44 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.36) and the adjustment for differences in loss-based expenses (1.058).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$7,000. If more than two years, an average annual premium of at least \$3,500 is required. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2015
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,356	0.04	1,328,501	--	1,401,780	0.44
2,357	--	9,523	0.05	1,401,781	--	1,479,303	0.45
9,524	--	16,844	0.06	1,479,304	--	1,561,448	0.46
16,845	--	24,324	0.07	1,561,449	--	1,648,643	0.47
24,325	--	31,967	0.08	1,648,644	--	1,741,370	0.48
31,968	--	53,467	0.09	1,741,371	--	1,840,172	0.49
53,468	--	79,588	0.10	1,840,173	--	1,945,668	0.50
79,589	--	102,823	0.11	1,945,669	--	2,058,563	0.51
102,824	--	125,445	0.12	2,058,564	--	2,179,664	0.52
125,446	--	148,071	0.13	2,179,665	--	2,309,900	0.53
148,072	--	170,976	0.14	2,309,901	--	2,450,347	0.54
170,977	--	194,314	0.15	2,450,348	--	2,602,255	0.55
194,315	--	218,191	0.16	2,602,256	--	2,767,087	0.56
218,192	--	242,687	0.17	2,767,088	--	2,946,567	0.57
242,688	--	267,867	0.18	2,946,568	--	3,142,739	0.58
267,868	--	293,791	0.19	3,142,740	--	3,358,047	0.59
293,792	--	320,516	0.20	3,358,048	--	3,595,433	0.60
320,517	--	348,095	0.21	3,595,434	--	3,858,478	0.61
348,096	--	376,585	0.22	3,858,479	--	4,151,583	0.62
376,586	--	406,043	0.23	4,151,584	--	4,480,211	0.63
406,044	--	436,526	0.24	4,480,212	--	4,851,239	0.64
436,527	--	468,097	0.25	4,851,240	--	5,273,439	0.65
468,098	--	500,822	0.26	5,273,440	--	5,758,184	0.66
500,823	--	534,770	0.27	5,758,185	--	6,320,483	0.67
534,771	--	570,016	0.28	6,320,484	--	6,980,570	0.68
570,017	--	606,639	0.29	6,980,571	--	7,766,383	0.69
606,640	--	644,725	0.30	7,766,384	--	8,717,625	0.70
644,726	--	684,366	0.31	8,717,626	--	9,892,684	0.71
684,367	--	725,663	0.32	9,892,685	--	11,381,087	0.72
725,664	--	768,724	0.33	11,381,088	--	13,327,454	0.73
768,725	--	813,665	0.34	13,327,455	--	15,981,584	0.74
813,666	--	860,617	0.35	15,981,585	--	19,815,319	0.75
860,618	--	909,717	0.36	19,815,320	--	25,839,750	0.76
909,718	--	961,118	0.37	25,839,751	--	36,683,714	0.77
961,119	--	1,014,989	0.38	36,683,715	--	61,986,274	0.78
1,014,990	--	1,071,512	0.39	61,986,275	--	188,499,016	0.79
1,071,513	--	1,130,889	0.40	188,499,017	AND OVER		0.80
1,130,890	--	1,193,344	0.41				
1,193,345	--	1,259,123	0.42				
1,259,124	--	1,328,500	0.43				

(a) G	11.25
(b) State Per Claim Accident Limitation	\$281,000
(c) State Multiple Claim Accident Limitation	\$562,000
(d) USL&HW Per Claim Accident Limitation	\$475,500
(e) USL&HW Multiple Claim Accident Limitation	\$951,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$13,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.42
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.42.)</i>	

Effective January 1, 2015
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 60,511	28,125	1,941,762 -- 1,997,979	225,000	3,909,941 -- 3,966,182	421,875
60,512 -- 104,146	33,750	1,997,980 -- 2,054,199	230,625	3,966,183 -- 4,022,424	427,500
104,147 -- 154,283	39,375	2,054,200 -- 2,110,420	236,250	4,022,425 -- 4,078,666	433,125
154,284 -- 207,174	45,000	2,110,421 -- 2,166,643	241,875	4,078,667 -- 4,134,909	438,750
207,175 -- 261,351	50,625	2,166,644 -- 2,222,867	247,500	4,134,910 -- 4,191,152	444,375
261,352 -- 316,209	56,250	2,222,868 -- 2,279,093	253,125	4,191,153 -- 4,247,395	450,000
316,210 -- 371,463	61,875	2,279,094 -- 2,335,320	258,750	4,247,396 -- 4,303,638	455,625
371,464 -- 426,968	67,500	2,335,321 -- 2,391,548	264,375	4,303,639 -- 4,359,882	461,250
426,969 -- 482,640	73,125	2,391,549 -- 2,447,776	270,000	4,359,883 -- 4,416,125	466,875
482,641 -- 538,429	78,750	2,447,777 -- 2,504,006	275,625	4,416,126 -- 4,472,369	472,500
538,430 -- 594,303	84,375	2,504,007 -- 2,560,237	281,250	4,472,370 -- 4,528,613	478,125
594,304 -- 650,240	90,000	2,560,238 -- 2,616,468	286,875	4,528,614 -- 4,584,857	483,750
650,241 -- 706,226	95,625	2,616,469 -- 2,672,701	292,500	4,584,858 -- 4,641,101	489,375
706,227 -- 762,250	101,250	2,672,702 -- 2,728,934	298,125	4,641,102 -- 4,697,345	495,000
762,251 -- 818,305	106,875	2,728,935 -- 2,785,167	303,750	4,697,346 -- 4,753,590	500,625
818,306 -- 874,385	112,500	2,785,168 -- 2,841,402	309,375	4,753,591 -- 4,809,834	506,250
874,386 -- 930,485	118,125	2,841,403 -- 2,897,637	315,000	4,809,835 -- 4,866,079	511,875
930,486 -- 986,602	123,750	2,897,638 -- 2,953,872	320,625	4,866,080 -- 4,922,324	517,500
986,603 -- 1,042,733	129,375	2,953,873 -- 3,010,108	326,250	4,922,325 -- 4,978,569	523,125
1,042,734 -- 1,098,876	135,000	3,010,109 -- 3,066,345	331,875	4,978,570 -- 5,034,814	528,750
1,098,877 -- 1,155,029	140,625	3,066,346 -- 3,122,582	337,500	5,034,815 -- 5,091,059	534,375
1,155,030 -- 1,211,191	146,250	3,122,583 -- 3,178,820	343,125	5,091,060 -- 5,147,304	540,000
1,211,192 -- 1,267,361	151,875	3,178,821 -- 3,235,057	348,750	5,147,305 -- 5,203,549	545,625
1,267,362 -- 1,323,538	157,500	3,235,058 -- 3,291,296	354,375	5,203,550 -- 5,259,795	551,250
1,323,539 -- 1,379,721	163,125	3,291,297 -- 3,347,535	360,000	5,259,796 -- 5,316,041	556,875
1,379,722 -- 1,435,909	168,750	3,347,536 -- 3,403,774	365,625	5,316,042 -- 5,371,875	562,500
1,435,910 -- 1,492,101	174,375	3,403,775 -- 3,460,013	371,250		
1,492,102 -- 1,548,298	180,000	3,460,014 -- 3,516,253	376,875		
1,548,299 -- 1,604,498	185,625	3,516,254 -- 3,572,493	382,500		
1,604,499 -- 1,660,702	191,250	3,572,494 -- 3,628,734	388,125		
1,660,703 -- 1,716,909	196,875	3,628,735 -- 3,684,974	393,750		
1,716,910 -- 1,773,118	202,500	3,684,975 -- 3,741,215	399,375		
1,773,119 -- 1,829,330	208,125	3,741,216 -- 3,797,457	405,000		
1,829,331 -- 1,885,544	213,750	3,797,458 -- 3,853,698	410,625		
1,885,545 -- 1,941,761	219,375	3,853,699 -- 3,909,940	416,250		

For Expected Losses greater than \$5,371,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.25) / (\text{Expected Losses} + (700)(11.25))$$

$$G = 11.25$$

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

**MISSOURI
RR 1
Exhibit IV**

Effective January 1, 2015

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.65	1.30	1.20	1.00	0.83	0.70	0.57

2. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

3.

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.587	0.631	0.656	0.687	0.713	0.737	0.750
\$15,000	0.532	0.582	0.610	0.645	0.676	0.704	0.722
\$20,000	0.489	0.542	0.571	0.610	0.644	0.675	0.697
\$25,000	0.452	0.508	0.538	0.579	0.616	0.649	0.675
\$30,000	0.422	0.479	0.509	0.551	0.591	0.626	0.655
\$35,000	0.395	0.453	0.484	0.527	0.568	0.604	0.637
\$40,000	0.372	0.430	0.461	0.505	0.547	0.585	0.620
\$50,000	0.333	0.392	0.423	0.467	0.512	0.550	0.590
\$75,000	0.267	0.322	0.354	0.397	0.443	0.483	0.530
\$100,000	0.224	0.276	0.307	0.347	0.395	0.434	0.485
\$125,000	0.193	0.243	0.273	0.311	0.358	0.396	0.450
\$150,000	0.171	0.217	0.247	0.283	0.329	0.366	0.422
\$175,000	0.153	0.197	0.226	0.261	0.306	0.341	0.398
\$200,000	0.139	0.181	0.209	0.242	0.287	0.321	0.378
\$225,000	0.127	0.168	0.195	0.227	0.270	0.303	0.361
\$250,000	0.118	0.157	0.184	0.214	0.257	0.288	0.347
\$275,000	0.109	0.147	0.173	0.202	0.244	0.275	0.334
\$300,000	0.102	0.138	0.164	0.192	0.234	0.263	0.322
\$325,000	0.096	0.131	0.157	0.183	0.224	0.252	0.311
\$350,000	0.090	0.124	0.149	0.176	0.216	0.243	0.302
\$375,000	0.085	0.119	0.143	0.168	0.208	0.234	0.293
\$400,000	0.081	0.113	0.137	0.162	0.201	0.227	0.285
\$425,000	0.077	0.108	0.132	0.156	0.194	0.220	0.278
\$450,000	0.073	0.104	0.127	0.151	0.188	0.213	0.271
\$475,000	0.070	0.100	0.123	0.146	0.183	0.207	0.265
\$500,000	0.067	0.096	0.119	0.141	0.178	0.201	0.259
\$600,000	0.057	0.084	0.106	0.126	0.161	0.182	0.239
\$700,000	0.050	0.075	0.095	0.114	0.147	0.167	0.222
\$800,000	0.044	0.067	0.087	0.104	0.136	0.155	0.209
\$900,000	0.040	0.061	0.080	0.096	0.127	0.145	0.197
\$1,000,000	0.036	0.056	0.074	0.089	0.119	0.136	0.187
\$2,000,000	0.018	0.031	0.043	0.053	0.075	0.087	0.128
\$3,000,000	0.011	0.021	0.030	0.037	0.054	0.064	0.099
\$4,000,000	0.008	0.015	0.023	0.028	0.042	0.051	0.080
\$5,000,000	0.006	0.012	0.018	0.022	0.034	0.042	0.066
\$6,000,000	0.005	0.010	0.014	0.018	0.028	0.035	0.056
\$7,000,000	0.004	0.008	0.012	0.015	0.024	0.030	0.048
\$8,000,000	0.003	0.007	0.010	0.013	0.020	0.026	0.042
\$9,000,000	0.003	0.006	0.008	0.011	0.018	0.022	0.037
\$10,000,000	0.002	0.005	0.007	0.010	0.015	0.020	0.033

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.678	0.725	0.752	0.785	0.813	0.838	0.851
\$15,000	0.618	0.672	0.702	0.740	0.773	0.803	0.821
\$20,000	0.570	0.629	0.660	0.702	0.739	0.772	0.795
\$25,000	0.530	0.591	0.623	0.668	0.708	0.744	0.771
\$30,000	0.495	0.558	0.591	0.638	0.680	0.718	0.749
\$35,000	0.465	0.529	0.563	0.611	0.655	0.695	0.729
\$40,000	0.439	0.504	0.538	0.586	0.633	0.674	0.710
\$50,000	0.395	0.460	0.495	0.544	0.592	0.635	0.677
\$75,000	0.319	0.381	0.416	0.464	0.515	0.560	0.610
\$100,000	0.269	0.328	0.362	0.408	0.460	0.504	0.559
\$125,000	0.234	0.290	0.323	0.366	0.418	0.461	0.519
\$150,000	0.208	0.261	0.293	0.334	0.385	0.427	0.487
\$175,000	0.188	0.238	0.269	0.308	0.359	0.398	0.460
\$200,000	0.171	0.219	0.250	0.287	0.336	0.375	0.438
\$225,000	0.157	0.203	0.233	0.269	0.318	0.355	0.418
\$250,000	0.146	0.190	0.220	0.254	0.302	0.337	0.401
\$275,000	0.136	0.178	0.208	0.241	0.287	0.322	0.386
\$300,000	0.127	0.168	0.197	0.229	0.275	0.308	0.373
\$325,000	0.119	0.160	0.188	0.219	0.264	0.296	0.361
\$350,000	0.113	0.152	0.179	0.209	0.254	0.285	0.350
\$375,000	0.107	0.145	0.172	0.201	0.245	0.276	0.340
\$400,000	0.101	0.138	0.165	0.193	0.237	0.267	0.331
\$425,000	0.097	0.133	0.159	0.186	0.229	0.258	0.323
\$450,000	0.092	0.127	0.153	0.180	0.222	0.251	0.315
\$475,000	0.088	0.122	0.148	0.174	0.216	0.244	0.308
\$500,000	0.084	0.118	0.143	0.169	0.210	0.237	0.301
\$600,000	0.072	0.103	0.127	0.150	0.190	0.215	0.277
\$700,000	0.063	0.092	0.114	0.136	0.174	0.197	0.258
\$800,000	0.056	0.083	0.104	0.124	0.160	0.183	0.243
\$900,000	0.050	0.075	0.096	0.115	0.149	0.171	0.229
\$1,000,000	0.045	0.069	0.089	0.106	0.140	0.160	0.218
\$2,000,000	0.023	0.038	0.051	0.063	0.087	0.102	0.149
\$3,000,000	0.014	0.025	0.035	0.044	0.063	0.075	0.114
\$4,000,000	0.010	0.019	0.026	0.033	0.049	0.059	0.092
\$5,000,000	0.008	0.014	0.021	0.026	0.039	0.048	0.076
\$6,000,000	0.006	0.011	0.016	0.021	0.033	0.040	0.065
\$7,000,000	0.005	0.009	0.014	0.017	0.027	0.034	0.056
\$8,000,000	0.004	0.008	0.011	0.015	0.023	0.029	0.048
\$9,000,000	0.003	0.006	0.010	0.012	0.020	0.025	0.042
\$10,000,000	0.003	0.006	0.008	0.011	0.017	0.022	0.037



MISSOURI

WORKERS COMPENSATION FILING – JANUARY 1, 2015

NCCI KEY CONTACTS

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Nadege Bernard-Ahrendts, FCAS, MAAA
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Actuarial and Economic Services Division
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, Florida 33487-1362
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All NCCI employees can be contacted via e-mail using the following format:

First Name_Last Name@ncci.com



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

A M C O INSURANCE COMPANY
ACADIA INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACCIDENT INSURANCE COMPANY INC
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ACUITY A MUTUAL INS COMPANY
ADDISON INSURANCE COMPANY
ADVANTAGE WC INSURANCE CO
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
AK NATIONAL INS CO
ALLIED EASTERN IND CO
ALLIED INSURANCE COMPANY OF AMERICA
ALLIED PROPERTY AND CASUALTY INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN BUSINESS AND MERCANTILE INS MUTUAL INC
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FAMILY INS CO
AMERICAN FAMILY MUTUAL INSURANCE CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INS CO
AMERICAN INTERSTATE INS CO
AMERICAN MINING INS CO
AMERICAN MODERN HOME INS CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO
AMERICAN SELECT INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
AMERISURE PARTNERS INS CO
AMERITRUST INS CORP
AMGUARD INS CO
AMTRUST INSURANCE CO OF KS INC
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ASSOCIATED INDEMNITY CORP
ASSURANCE COMPANY OF AMERICA
ATLANTIC SPECIALTY INS CO (ONEBEACON)
AUSTIN MUTUAL INSURANCE COMPANY
AUTO OWNERS INS CO
BANKERS STANDARD FIRE AND MARINE CO
BANKERS STANDARD INS CO
BEARING MIDWEST CAUSALTY COMPANY
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BLOOMINGTON COMPENSATION INS CO
BRICKSTREET MUTUAL INS CO
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CASTLEPOINT NATIONAL INS CO
CHARTER OAK FIRE INS CO
CHEROKEE INS CO
CHUBB INDEMNITY INS CO
CHUBB NATIONAL INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CITIZENS INS CO OF AMERICA
COLONIAL AMERICAN CASUALTY & SURETY CO
COLUMBIA NATIONAL INS CO
COMMERCE AND INDUSTRY INS CO
COMPANION COMMERCIAL INS CO
COMPANION PROPERTY AND CASUALTY INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DEERFIELD INS CO
DEPOSITORS INS CO
DIAMOND INS CO
DISCOVER PROPERTY & CASUALTY INS CO
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

EASTGUARD INS CO
ELECTRIC INS CO
EMC PROPERTY & CASUALTY COMPANY
EMCASCO INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXACT PROPERTY AND CASUALTY CO INC
EXECUTIVE RISK INDEMNITY INC
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FCCI INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST DAKOTA INDEMNITY CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRST NONPROFIT INS CO
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN
FOREMOST PROPERTY & CAS INS
FOREMOST SIGNATURE INS CO
FRANK WINSTON CRUM INSURANCE CO
FREESTONE INSURANCE COMPANY
FUEL MARKETERS INSURANCE TRUST
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SPIRIT INS CO
GREAT DIVIDE INSURANCE COMPANY



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREENWICH INS CO
GRINNELL MUTUAL REINSURANCE CO
GUARANTEE INS CO
GUIDEONE ELITE INS CO
GUIDEONE MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
HARLEYSVILLE INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HAWKEYE-SECURITY INS CO
HDI GERLING AMERICA INSURANCE COMPANY
HOME OWNERS INS CO
HORIZON MIDWEST CASUALTY COMPANY
ILLINOIS CASUALTY COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
KODIAK INSURANCE CO
LIBERTY INS CORP
LIBERTY INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM INS CORP
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MANUFACTURERS ALLIANCE INS CO
MARKEL AMERICAN INSURANCE CO
MARKEL INSURANCE CO
MARYLAND CASUALTY COMPANY
MCDONALDS OPERATORS RISK MGMT ASSOC OF MO
MEMIC INDEMNITY CO
MERIDIAN CITIZENS MUTUAL INSURANCE CO
MERIDIAN SECURITY INSURANCE COMPANY
MID CENTURY INS CO
MIDVALE INDEMNITY COMPANY
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST FAMILY MUTUAL INS CO



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

MIDWEST INS CO
MIDWESTERN INDEMNITY CO
MILBANK INSURANCE COMPANY
MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MO EMPLOYERS MUTUAL INS CO
MO RURAL SERVICES WC INS TRUST
MO WOOD INDUSTRY INS TRUST
MONROE GUARANTY INS CO
NATIONAL AMERICAN INS CO
NATIONAL CASUALTY CO
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL LIABILITY & FIRE INSURANCE CO
NATIONAL SURETY CORP
NATIONAL TRUST INS CO
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NATIONWIDE PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO
NIPPONKOA INS CO LIMITED (US BRANCH)
NORGUARD INS CO
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHERN INSURANCE CO OF N Y
NORTHSTONE INSURANCE COMPANY
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
OH CASUALTY INS CO
OH FARMERS INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PA NATIONAL MUTUAL CAS INS CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

PATRONS MUTUAL INS CO OF CT
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PENN MILLERS INS CO
PENNSYLVANIA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PINNACLEPOINT INSURANCE COMPANY
PLAZA INSURANCE CO
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PREMIER GROUP INS CO
PRESERVER INS CO
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
PUBLIC SERVICE INSURANCE COMPANY
QBE INSURANCE CORPORATION
REDWOOD FIRE & CASUALTY INS CO
REGENT INSURANCE COMPANY
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
RIVERPORT INSURANCE COMPANY
RLI INSURANCE COMPANY
ROCKFORD MUTUAL INS CO
ROCKWOOD CASUALTY INS CO
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SAGAMORE INSURANCE CO
SAMSUNG FIRE AND MARINE INS CO LTD USB
SAVERS PROPERTY & CASUALTY INS CO
SECURA INSURANCE A MUTUAL CO
SECURA SUPREME INS CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)
SELECT INS CO
SELECTIVE INS CO OF SC
SELECTIVE INS CO OF THE SOUTHEAST
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE WAY INS CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY
SFM MUTUAL INS CO
SOMPO JAPAN INSURANCE CO OF AMERICA
SOUTHERN INS CO
SPARTA INSURANCE COMPANY
ST PAUL FIRE AND MARINE INS CO



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

ST PAUL GUARDIAN INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STARR INDEMNITY AND LIABILITY CO
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STATE NATIONAL INSURANCE COMPANY
STONEWOOD NATIONAL INSURANCE CO
STONINGTON INS CO
SUMMITPOINT INSURANCE COMPANY
SUNZ INSURANCE COMPANY
SYNERGY INS CO
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
THE TRAVELERS CASUALTY COMPANY
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE CO
TOWER INS CO OF NY
TOWER NATIONAL INS CO
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVELERS CASUALTY & SURETY CO OF AMERICA
TRAVELERS CASUALTY AND SURETY CO
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS COMMERCIAL CASUALTY CO
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT
TRAVELERS INSURANCE CO
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRI STATE INSURANCE COMPANY OF MINNESOTA
TRIANGLE INSURANCE COMPANY INC
TRIUMPHE CASUALTY COMPANY
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
UNION INS CO OF PROVIDENCE
UNION INSURANCE COMPANY
UNITED FIRE AND CASUALTY CO
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI INS CO
US FIRE INS CO
UTAH BUSINESS INSURANCE COMPANY INC
UTICA MUTUAL INS CO



MISSOURI

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
WEST AMERICAN INS CO
WEST BEND MUTUAL INS CO
WESTCHESTER FIRE INSURANCE COMPANY
WESTFIELD INS CO
WESTFIELD NATIONAL INS CO
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
XL INS CO OF NY INC
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL

State:	Missouri	Filing Company:	NCCI
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Missouri Voluntary Market Advisory Loss Costs and Rating Values Effective January 1, 2015		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Electronic Rate Submission
Comments:	Complete
Attachment(s):	
Item Status:	REVIEWED
Status Date:	12/15/2014

Bypassed - Item:	Exhibits A & B (20 CSR 500-6.950)(2)
Bypass Reason:	NA
Attachment(s):	
Item Status:	REVIEWED
Status Date:	12/15/2014

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Filing Memo.pdf
Item Status:	REVIEWED
Status Date:	12/15/2014

Satisfied - Item:	A Sheets
Comments:	
Attachment(s):	MO 1-1-2015 A_SHEET_CRO Including F-Class.pdf
Item Status:	REVIEWED
Status Date:	12/15/2014

Satisfied - Item:	LC Comparison
Comments:	
Attachment(s):	MO 1-1-2015 LC Comparison.pdf
Item Status:	REVIEWED
Status Date:	12/15/2014



National Council on
Compensation Insurance, Inc.

Roy O. Wood
State Relations Executive
Regulatory Services Division
(P) 314-843-4001
(F) 561-893-5550
Email: Roy_Wood@ncci.com

August 22, 2014

The Honorable John Huff
Director
Missouri Department of Insurance,
Financial Institutions, and Professional Registration
301 West High Street
P.O. Box 690
Jefferson City, Missouri 65102-0690

Re: Missouri Voluntary Loss Costs – Effective January 1, 2015

Dear Director Huff:

Enclosed are the NCCI Voluntary Loss Costs Including Trend proposed to be effective January 1, 2015. The proposal is for an overall average decrease of 3.7% from the January 1, 2014 NCCI Voluntary Loss Costs Including Trend.

Please note the following in connection with this filing:

- As a result of Item B-1397, effective January 1, 2008, the experience for Class Codes 7704, 7710, and 7711 is combined to determine a single loss cost for Class Codes 7710 and 7711.
- As a result of Item E-1402, the split point for experience rating was changed from \$10,000 to \$13,500.
- As a result of Items R-1408 and R-1409, the retrospective rating plan parameters were updated.
- As a result of Item B-1426, the Per Passenger Seat Surcharge for Class Code 7421 is discontinued effective January 1, 2015.
- As a result of Item B-1427, Class Code 3069 is discontinued effective January 1, 2015, and Class Code 3076 reflects the combined experience of Class Codes 3069 and 3076.
- As a result of Item 02-MO-2009, effective January 1, 2010, the payroll determination amounts for Class Codes 9178 and 9179 were calculated based on the state average weekly wage and, therefore, multiple Expected Loss Rates are reflected for these Class Codes.

I hereby certify that I am familiar with the insurance laws, rules and regulations of the State of Missouri, and to the best of my knowledge, information, and belief, this filing complies in all respects to such laws, rules, and regulations. This filing is made on behalf of the

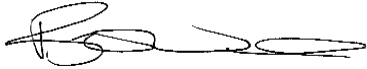
members and subscribers of the National Council on Compensation Insurance, Inc., who are now writing or will write workers compensation insurance in Missouri.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information.

In the enclosed appendix is a list of companies, sorted by group, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Roy O. Wood", with a stylized flourish at the end.

Roy O. Wood
State Relations Executive
Regulatory Services Division



MISSOURI

EFFECTIVE 1/1/2015

CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	16,185,068	2	167,968	13	98,079	29,637	235,387	531,071	3.28
7/08 through 6/09	13,786,951	1	8,369	11	301,297	92,545	249,456	651,667	4.73
7/09 through 6/10	11,279,651	2	54,869	11	363,499	13,060	429,615	861,043	7.63
7/10 through 6/11	12,070,213	1	8,334	8	27,749	7,357	91,306	134,746	1.12
7/11 through 6/12	12,127,114	1	54,313	7	171,379	31,534	286,027	543,253	4.48
5 YR. TOTAL	65,448,997	7	293,853	50	962,003	174,133	1,291,791	2,721,780	4.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.919	39%	2.240	4.16			
Pure Premium Indicated by National Relativity		35%	0.948	30%	1.843	2.79			
Pure Premium Present on Rate Level		35%	1.320	31%	1.913	3.23			
Pure Premium Derived by Formula		1.370		2.020		3.39			

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,227,922	0	0	0	0	0	2,048	2,048	0.09
7/08 through 6/09	2,302,395	0	0	0	0	0	606	606	0.03
7/09 through 6/10	2,100,555	0	0	1	2,918	0	5,977	8,895	0.42
7/10 through 6/11	3,611,490	1	7,146	4	7,002	7,740	28,010	49,898	1.38
7/11 through 6/12	5,241,499	2	61,482	3	7,751	89,905	22,509	181,647	3.47
5 YR. TOTAL	15,483,861	3	68,628	8	17,671	97,645	59,150	243,094	1.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.557	18%	1.013	1.57			
Pure Premium Indicated by National Relativity		43%	0.819	41%	1.662	2.48			
Pure Premium Present on Rate Level		44%	0.677	41%	1.166	1.84			
Pure Premium Derived by Formula		0.722		1.342		2.06			

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,573,216	0	0	0	0	0	2,357	2,357	0.15
7/08 through 6/09	1,510,677	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,642,567	0	0	2	68,037	0	204,952	272,989	16.62
7/10 through 6/11	1,607,669	1	42,887	2	2,703	145,333	16,120	207,043	12.88
7/11 through 6/12	1,830,615	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,164,744	1	42,887	4	70,740	145,333	223,429	482,389	5.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.392	21%	4.517	5.91			
Pure Premium Indicated by National Relativity		42%	2.210	39%	3.610	5.82			
Pure Premium Present on Rate Level		43%	1.800	40%	3.296	5.10			
Pure Premium Derived by Formula		1.911		3.675		5.59			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	17,137,519	1	3,804	10	47,123	2,844	113,628	167,399	0.98
7/08 through 6/09	23,793,004	4	57,674	7	39,040	78,872	162,301	337,887	1.42
7/09 through 6/10	23,829,407	3	142,590	4	38,818	78,666	98,226	358,300	1.50
7/10 through 6/11	22,957,244	1	17,241	1	363	34,780	45,628	98,012	0.43
7/11 through 6/12	25,314,958	0	0	16	175,326	0	442,350	617,676	2.44
5 YR. TOTAL	113,032,132	9	221,309	38	300,670	195,162	862,133	1,579,274	1.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.462	43%	0.935	1.40			
Pure Premium Indicated by National Relativity		34%	1.135	28%	1.937	3.07			
Pure Premium Present on Rate Level		34%	0.858	29%	1.341	2.20			
Pure Premium Derived by Formula		0.825		1.333		2.16			

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	15,568,385	2	23,735	7	43,026	10,449	127,149	204,359	1.31
7/08 through 6/09	15,522,566	1	36,348	8	83,874	23,773	135,733	279,728	1.80
7/09 through 6/10	15,242,923	0	0	4	20,219	0	166,140	186,359	1.22
7/10 through 6/11	15,311,248	1	4,988	6	12,943	4,892	63,698	86,521	0.57
7/11 through 6/12	14,118,562	0	0	1	21,468	0	57,137	78,605	0.56
5 YR. TOTAL	75,763,684	4	65,071	26	181,530	39,114	549,857	835,572	1.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.325	35%	0.777	1.10			
Pure Premium Indicated by National Relativity		37%	0.939	32%	1.733	2.67			
Pure Premium Present on Rate Level		38%	0.736	33%	1.269	2.01			
Pure Premium Derived by Formula		0.708		1.245		1.95			

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,771,174	3	75,921	11	99,982	164,104	285,912	625,919	10.85
7/08 through 6/09	6,208,011	0	0	13	91,524	0	199,424	290,948	4.69
7/09 through 6/10	6,689,396	2	19,383	13	146,661	24,763	385,998	576,805	8.62
7/10 through 6/11	10,183,115	4	135,753	16	286,670	69,606	576,746	1,068,775	10.50
7/11 through 6/12	9,710,778	3	109,116	9	81,783	65,689	256,137	512,725	5.28
5 YR. TOTAL	38,562,474	12	340,173	62	706,620	324,162	1,704,217	3,075,172	7.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	2.715	45%	5.260	7.98			
Pure Premium Indicated by National Relativity		35%	1.237	27%	2.455	3.69			
Pure Premium Present on Rate Level		36%	2.104	28%	4.567	6.67			
Pure Premium Derived by Formula		1.978		4.309		6.29			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 0037		FARM: FIELD CROPS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	31,455,709	2	94,464	13	53,850	196,365	174,190	518,869	1.65
7/08 through 6/09	33,716,721	1	43,437	16	766,582	16,082	1,117,113	1,943,214	5.76
7/09 through 6/10	37,996,934	4	98,627	23	313,301	247,961	775,601	1,435,490	3.78
7/10 through 6/11	40,377,712	1	306,027	14	217,479	516,226	407,098	1,446,830	3.58
7/11 through 6/12	43,654,656	7	737,626	11	202,181	1,303,913	443,103	2,686,823	6.16
5 YR. TOTAL	187,201,732	15	1,280,181	77	1,553,393	2,280,547	2,917,105	8,031,226	4.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.514	66%	2.776	4.29			
Pure Premium Indicated by National Relativity		27%	1.409	17%	2.530	3.94			
Pure Premium Present on Rate Level		28%	1.232	17%	2.459	3.69			
Pure Premium Derived by Formula			1.407		2.680	4.09			

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	58,886,765	9	565,440	54	1,009,355	671,502	1,594,204	3,840,501	6.52
7/08 through 6/09	51,706,710	8	277,815	48	481,343	268,996	956,907	1,985,061	3.84
7/09 through 6/10	49,347,381	11	511,793	48	528,564	435,885	1,455,115	2,931,357	5.94
7/10 through 6/11	55,363,408	12	372,241	47	930,983	509,839	1,164,181	2,977,244	5.38
7/11 through 6/12	54,550,423	16	1,014,373	52	931,825	1,154,724	1,168,582	4,269,504	7.83
5 YR. TOTAL	269,854,687	56	2,741,662	249	3,882,070	3,040,946	6,338,989	16,003,667	5.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	2.455	84%	3.476	5.93			
Pure Premium Indicated by National Relativity		18%	1.906	8%	3.129	5.04			
Pure Premium Present on Rate Level		19%	2.113	8%	3.153	5.27			
Pure Premium Derived by Formula			2.291		3.422	5.71			

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,473,549	1	6,321	7	214,552	7,605	331,762	560,240	5.35
7/08 through 6/09	9,452,456	0	0	8	103,886	0	171,705	275,591	2.92
7/09 through 6/10	10,996,423	1	30,039	12	165,328	20,295	235,836	451,498	4.11
7/10 through 6/11	11,836,024	0	0	8	96,727	0	281,517	378,244	3.20
7/11 through 6/12	12,669,015	0	0	7	65,293	0	151,809	217,102	1.71
5 YR. TOTAL	55,427,467	2	36,360	42	645,786	27,900	1,172,629	1,882,675	3.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.231	43%	2.166	3.40			
Pure Premium Indicated by National Relativity		33%	2.147	28%	3.124	5.27			
Pure Premium Present on Rate Level		33%	2.105	29%	2.926	5.03			
Pure Premium Derived by Formula			1.822		2.655	4.48			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,643,896	0	0	3	30,038	0	54,396	84,434	3.19
7/08 through 6/09	2,349,978	1	16,788	2	88,075	11,657	63,937	180,457	7.68
7/09 through 6/10	2,344,375	0	0	2	106,568	0	621,232	727,800	31.05
7/10 through 6/11	2,164,694	0	0	4	16,868	0	92,127	108,995	5.04
7/11 through 6/12	2,272,226	0	0	3	59,818	0	191,883	251,701	11.08
5 YR. TOTAL	11,775,169	1	16,788	14	301,367	11,657	1,023,575	1,353,387	11.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.702	27%	8.792	11.49			
Pure Premium Indicated by National Relativity		39%	0.973	36%	2.531	3.50			
Pure Premium Present on Rate Level		45%	1.558	37%	4.009	5.57			
Pure Premium Derived by Formula		1.513		4.768		6.28			

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	55,983,312	4	76,105	41	296,037	66,476	742,704	1,181,322	2.11
7/08 through 6/09	55,190,763	14	544,989	39	430,541	447,724	1,600,730	3,023,984	5.48
7/09 through 6/10	55,802,115	7	229,515	43	493,624	958,374	1,416,138	3,097,651	5.55
7/10 through 6/11	57,429,691	5	237,347	36	292,756	329,725	836,317	1,696,145	2.95
7/11 through 6/12	31,663,901	2	52,812	23	358,323	18,390	803,241	1,232,766	3.89
5 YR. TOTAL	256,069,782	32	1,140,768	182	1,871,281	1,820,689	5,399,130	10,231,868	4.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	1.176	81%	2.819	4.00			
Pure Premium Indicated by National Relativity		22%	1.836	9%	3.635	5.47			
Pure Premium Present on Rate Level		23%	1.498	10%	2.975	4.47			
Pure Premium Derived by Formula		1.395		2.908		4.30			

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	51,159,107	17	1,483,311	52	822,940	2,426,733	1,735,726	6,468,710	12.64
7/08 through 6/09	54,290,780	15	709,735	61	924,549	767,239	1,785,534	4,187,057	7.71
7/09 through 6/10	54,095,670	12	740,313	48	764,043	1,189,627	1,377,546	4,071,529	7.53
7/10 through 6/11	58,857,931	14	489,255	40	723,700	768,794	1,365,932	3,347,681	5.69
7/11 through 6/12	59,166,351	6	419,554	41	535,677	761,867	1,301,740	3,018,838	5.10
5 YR. TOTAL	277,569,839	64	3,842,168	242	3,770,909	5,914,260	7,566,478	21,093,815	7.60
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	2.743	100%	4.857	7.60			
Pure Premium Indicated by National Relativity		11%	4.633	0%	7.715	12.35			
Pure Premium Present on Rate Level		12%	3.340	0%	5.081	8.42			
Pure Premium Derived by Formula		3.023		4.857		7.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	1,222,318	0	0	2	12,263	0	39,011	51,274	4.20
7/08 through 6/09	1,348,511	2	51,998	2	3,075	52,405	23,441	130,919	9.71
7/09 through 6/10	1,328,460	0	0	3	20,958	0	75,143	96,101	7.23
7/10 through 6/11	1,164,442	1	417,717	0	0	382,334	2,032	802,083	68.88
7/11 through 6/12	1,261,137	0	0	1	240	0	602	842	0.07
5 YR. TOTAL	6,324,868	3	469,715	8	36,536	434,739	140,229	1,081,219	17.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	8.004	19%	9.091	17.10			
Pure Premium Indicated by National Relativity		44%	1.672	40%	2.428	4.10			
Pure Premium Present on Rate Level		44%	1.417	41%	3.203	4.62			
Pure Premium Derived by Formula		2.320		4.012		6.33			

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	30,221	0	0	0	0	0	0	0	0.00
7/08 through 6/09	31,246	0	0	0	0	0	0	0	0.00
7/09 through 6/10	47,825	0	0	0	0	0	0	0	0.00
7/10 through 6/11	80,297	0	0	0	0	0	0	0	0.00
7/11 through 6/12	48,321	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	237,910	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	1.119	28%	1.352	2.47			
Pure Premium Present on Rate Level		71%	1.306	68%	2.143	3.45			
Pure Premium Derived by Formula		1.218		1.836		3.05			

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	964,517	0	0	0	0	0	2,396	2,396	0.25
7/08 through 6/09	761,686	0	0	2	35,732	0	68,645	104,377	13.70
7/09 through 6/10	881,530	0	0	0	0	0	564	564	0.06
7/10 through 6/11	885,298	0	0	1	10,646	0	13,179	23,825	2.69
7/11 through 6/12	995,283	0	0	1	12,926	0	12,103	25,029	2.52
5 YR. TOTAL	4,488,314	0	0	4	59,304	0	96,887	156,191	3.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.321	14%	2.159	3.48			
Pure Premium Indicated by National Relativity		44%	1.273	43%	2.303	3.58			
Pure Premium Present on Rate Level		45%	1.524	43%	2.275	3.80			
Pure Premium Derived by Formula		1.391		2.271		3.66			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 0400		COTTON COMPRESSING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,370	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,370	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.173	0.17			
Pure Premium Present on Rate Level		99%	3.130	99%	3.374	6.50			
Pure Premium Derived by Formula		3.099		3.340		6.44			

CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,577,543	1	11,829	7	181,380	28,342	103,438	324,989	4.94
7/08 through 6/09	6,610,855	1	13,775	6	99,817	23,584	125,052	262,228	3.97
7/09 through 6/10	6,766,160	1	124,500	8	74,978	147,752	102,472	449,702	6.65
7/10 through 6/11	8,015,081	0	0	8	372,399	0	515,284	887,683	11.08
7/11 through 6/12	8,520,379	1	137,514	5	317,808	290,932	463,813	1,210,067	14.20
5 YR. TOTAL	36,490,018	4	287,618	34	1,046,382	490,610	1,310,059	3,134,669	8.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	3.656	46%	4.935	8.59			
Pure Premium Indicated by National Relativity		33%	3.421	27%	6.247	9.67			
Pure Premium Present on Rate Level		33%	3.085	27%	4.923	8.01			
Pure Premium Derived by Formula		3.390		5.286		8.68			

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,405	0	0	1	22,647	0	10,129	32,776	136.28
7/08 through 6/09	2,285	0	0	1	11,360	0	37,470	48,830	213.70
7/09 through 6/10	2,255	0	0	0	0	0	100	100	0.44
7/10 through 6/11	2,401	0	0	1	20,918	0	24,040	44,958	187.25
7/11 through 6/12	2,726	1	27,704	0	0	175,790	0	203,494	746.49
5 YR. TOTAL	12,072	1	27,704	3	54,925	175,790	71,739	330,158	273.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		11%	68.447	14%	205.043	273.49			
Pure Premium Indicated by National Relativity		33%	41.532	35%	70.280	111.81			
Pure Premium Present on Rate Level		56%	56.675	51%	72.399	129.07			
Pure Premium Derived by Formula		52.973		90.228		143.20			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

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CLASS 0913 ++		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,131	0	0	3	39,571	0	34,304	73,875	178.83
7/08 through 6/09	3,826	0	0	2	71,964	0	144,675	216,639	566.23
7/09 through 6/10	3,315	0	0	0	0	0	2,736	2,736	8.25
7/10 through 6/11	3,161	0	0	0	0	0	0	0	0.00
7/11 through 6/12	2,937	0	0	3	26,597	0	55,178	81,775	278.43
5 YR. TOTAL	17,370	0	0	8	138,132	0	236,893	375,025	215.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		18%	79.524	25%	136.381	215.91			
Pure Premium Indicated by National Relativity		41%	186.263	37%	245.300	431.56			
Pure Premium Present on Rate Level		41%	141.200	38%	240.179	381.38			
Pure Premium Derived by Formula		148.574		216.124		364.70			

CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,151,141	1	6,708	5	12,667	0	29,552	48,927	1.55
7/08 through 6/09	5,018,035	0	0	5	43,754	0	110,220	153,974	3.07
7/09 through 6/10	6,950,616	4	108,123	6	16,173	182,855	36,191	343,342	4.94
7/10 through 6/11	8,355,230	0	0	12	132,540	0	256,997	389,537	4.66
7/11 through 6/12	9,441,703	1	20,202	12	117,801	29,552	276,052	443,607	4.70
5 YR. TOTAL	32,916,725	6	135,033	40	322,935	212,407	709,012	1,379,387	4.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.391	34%	2.799	4.19			
Pure Premium Indicated by National Relativity		37%	1.612	33%	2.737	4.35			
Pure Premium Present on Rate Level		38%	1.594	33%	2.638	4.23			
Pure Premium Derived by Formula		1.550		2.725		4.28			

CLASS 1005		COAL MINING-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	315,925	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,900,420	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,780,498	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,962,671	0	0	0	0	0	0	0	0.00
7/11 through 6/12	2,080,820	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,040,334	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.000	17%	0.000	0.00			
Pure Premium Indicated by National Relativity		42%	2.510	41%	2.458	4.97			
Pure Premium Present on Rate Level		43%	2.071	42%	1.972	4.04			
Pure Premium Derived by Formula		1.945		1.836		3.78			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	58,059,466	7	284,176	15	308,898	362,628	581,877	1,537,579	2.65
7/08 through 6/09	48,383,675	4	740,797	12	1,131,066	961,777	589,446	3,423,086	7.08
7/09 through 6/10	48,389,396	3	170,841	13	465,987	281,895	680,645	1,599,368	3.31
7/10 through 6/11	58,062,609	8	749,712	14	499,356	1,291,229	699,815	3,240,112	5.58
7/11 through 6/12	63,908,934	0	0	14	471,860	0	995,345	1,467,205	2.30
5 YR. TOTAL	276,804,080	22	1,945,526	68	2,877,167	2,897,529	3,547,128	11,267,350	4.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		66%	1.742	78%	2.328		4.07		
Pure Premium Indicated by National Relativity		17%	2.487	11%	2.905		5.39		
Pure Premium Present on Rate Level		17%	2.262	11%	2.551		4.81		
Pure Premium Derived by Formula		1.957			2.416		4.37		

CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	595,317	1	34,372	1	1,932	3,781	6,305	46,390	7.79
7/08 through 6/09	466,730	0	0	0	0	0	2,112	2,112	0.45
7/09 through 6/10	486,466	0	0	2	43,489	0	20,734	64,223	13.20
7/10 through 6/11	692,000	0	0	1	10,212	0	6,242	16,454	2.38
7/11 through 6/12	690,150	0	0	1	38,166	0	36,385	74,551	10.80
5 YR. TOTAL	2,930,663	1	34,372	5	93,799	3,781	71,778	203,730	6.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	4.373		12%	2.578		6.95	
Pure Premium Indicated by National Relativity		45%	1.463		44%	1.812		3.28	
Pure Premium Present on Rate Level		45%	2.095		44%	2.122		4.22	
Pure Premium Derived by Formula		2.038			2.040			4.08	

CLASS 1320	OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS								
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							TOTAL
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	1,062,465	0	0	0	0	0	664	664	0.06
7/08 through 6/09	1,141,612	0	0	0	0	0	1,085	1,085	0.10
7/09 through 6/10	1,553,881	0	0	0	0	0	3,769	3,769	0.24
7/10 through 6/11	2,114,569	0	0	1	2,333	0	8,005	10,338	0.49
7/11 through 6/12	3,210,593	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,083,120	0	0	1	2,333	0	13,523	15,856	0.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	0.026		17%	0.149		0.18	
Pure Premium Indicated by National Relativity		42%	0.704		41%	1.014		1.72	
Pure Premium Present on Rate Level		43%	1.591		42%	1.669		3.26	
Pure Premium Derived by Formula		0.984			1.142			2.13	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	9,611	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,611	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	3.206	49%	3.830	7.04			
Pure Premium Present on Rate Level		50%	3.574	49%	3.852	7.43			
Pure Premium Derived by Formula		3.358		3.764		7.12			

CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	36,809,820	6	296,879	18	471,702	520,382	921,493	2,210,456	6.01
7/08 through 6/09	30,387,113	6	500,121	18	359,008	668,934	729,817	2,257,880	7.43
7/09 through 6/10	29,904,670	7	375,060	12	311,647	475,168	518,556	1,680,431	5.62
7/10 through 6/11	33,988,600	2	67,091	15	279,927	110,462	442,350	899,830	2.65
7/11 through 6/12	40,038,718	4	177,494	9	181,073	274,115	331,473	964,155	2.41
5 YR. TOTAL	171,128,921	25	1,416,645	72	1,603,357	2,049,061	2,943,689	8,012,752	4.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	1.765	73%	2.918	4.68			
Pure Premium Indicated by National Relativity		21%	1.475	13%	2.055	3.53			
Pure Premium Present on Rate Level		25%	2.124	14%	3.419	5.54			
Pure Premium Derived by Formula		1.794		2.876		4.67			

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	50,485,474	12	585,572	69	1,156,367	588,304	1,173,969	3,504,212	6.94
7/08 through 6/09	47,290,811	16	866,492	39	848,583	1,808,729	1,224,229	4,748,033	10.04
7/09 through 6/10	46,315,942	16	1,599,785	48	932,137	3,064,453	1,005,004	6,601,379	14.25
7/10 through 6/11	49,483,463	6	199,247	57	1,454,424	654,893	1,830,537	4,139,101	8.37
7/11 through 6/12	65,228,922	14	788,488	52	1,761,978	1,126,958	2,129,117	5,806,541	8.90
5 YR. TOTAL	258,804,612	64	4,039,584	265	6,153,489	7,243,337	7,362,856	24,799,266	9.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	3.939	85%	5.644	9.58			
Pure Premium Indicated by National Relativity		18%	1.658	7%	2.615	4.27			
Pure Premium Present on Rate Level		19%	2.086	8%	3.288	5.37			
Pure Premium Derived by Formula		3.176		5.243		8.42			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,524,574	0	0	1	46,962	0	45,918	92,880	6.09
7/08 through 6/09	1,735,375	0	0	5	8,751	0	47,209	55,960	3.22
7/09 through 6/10	1,423,316	2	53,735	1	23,184	87,873	6,490	171,282	12.03
7/10 through 6/11	1,615,078	0	0	1	50,192	0	86,485	136,677	8.46
7/11 through 6/12	1,382,177	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,680,520	2	53,735	8	129,089	87,873	186,102	456,799	5.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	2.380	16%	3.567	5.95			
Pure Premium Indicated by National Relativity		43%	1.308	42%	1.563	2.87			
Pure Premium Present on Rate Level		44%	1.271	42%	1.801	3.07			
Pure Premium Derived by Formula		1.431		1.984		3.42			

CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,554,463	2	93,610	9	326,856	119,755	354,876	895,097	9.37
7/08 through 6/09	9,224,017	2	44,704	10	333,488	49,879	365,424	793,495	8.60
7/09 through 6/10	9,786,218	2	105,203	12	481,999	104,234	803,734	1,495,170	15.28
7/10 through 6/11	9,624,950	2	152,919	5	173,358	802,375	366,391	1,495,043	15.53
7/11 through 6/12	9,855,480	1	43,893	3	54,330	54,143	173,829	326,195	3.31
5 YR. TOTAL	48,045,128	9	440,329	39	1,370,031	1,130,386	2,064,254	5,005,000	10.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	3.768	57%	6.649	10.42			
Pure Premium Indicated by National Relativity		28%	3.547	21%	5.777	9.32			
Pure Premium Present on Rate Level		29%	4.220	22%	6.371	10.59			
Pure Premium Derived by Formula		3.837		6.405		10.24			

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	13,508,421	2	81,922	6	50,055	228,881	102,066	462,924	3.43
7/08 through 6/09	14,857,466	2	39,828	14	217,298	120,606	468,737	846,469	5.70
7/09 through 6/10	15,112,018	2	127,857	6	40,356	191,685	148,707	508,605	3.37
7/10 through 6/11	16,701,042	2	94,694	7	8,511	91,125	91,221	285,551	1.71
7/11 through 6/12	17,132,173	0	0	4	47,684	0	217,981	265,665	1.55
5 YR. TOTAL	77,311,120	8	344,301	37	363,904	632,297	1,028,712	2,369,214	3.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.916	44%	2.148	3.06			
Pure Premium Indicated by National Relativity		20%	2.266	21%	5.329	7.60			
Pure Premium Present on Rate Level		50%	1.074	35%	2.066	3.14			
Pure Premium Derived by Formula		1.265		2.787		4.05			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	95,024,393	4	256,793	39	594,285	551,165	964,881	2,367,124	2.49
7/08 through 6/09	96,725,681	7	240,607	35	1,056,247	142,923	1,720,391	3,160,168	3.27
7/09 through 6/10	62,369,670	4	705,091	20	176,141	951,355	531,079	2,363,666	3.79
7/10 through 6/11	63,160,161	5	723,567	18	375,375	751,741	903,245	2,753,928	4.36
7/11 through 6/12	70,328,084	5	516,268	28	744,496	710,131	1,173,530	3,144,425	4.47
5 YR. TOTAL	387,607,989	25	2,442,326	140	2,946,544	3,107,315	5,293,126	13,789,311	3.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.390	76%	2.167	3.56			
Pure Premium Indicated by National Relativity		20%	1.474	12%	1.882	3.36			
Pure Premium Present on Rate Level		21%	1.197	12%	1.729	2.93			
Pure Premium Derived by Formula			1.366		2.080	3.45			

CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	24,907,858	2	140,675	10	615,072	162,965	201,913	1,120,625	4.50
7/08 through 6/09	24,241,384	2	118,428	9	185,887	449,243	394,857	1,148,415	4.74
7/09 through 6/10	23,423,926	1	87,531	11	230,973	143,260	382,731	844,495	3.61
7/10 through 6/11	20,273,527	1	14,927	10	306,953	26,253	480,931	829,064	4.09
7/11 through 6/12	28,866,501	1	40,331	10	319,579	85,510	492,478	937,898	3.25
5 YR. TOTAL	121,713,196	7	401,892	50	1,658,464	867,231	1,952,910	4,880,497	4.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.693	56%	2.317	4.01			
Pure Premium Indicated by National Relativity		29%	0.763	22%	1.094	1.86			
Pure Premium Present on Rate Level		29%	1.596	22%	2.419	4.02			
Pure Premium Derived by Formula			1.395		2.070	3.47			

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,435,476	0	0	7	62,519	0	130,282	192,801	4.35
7/08 through 6/09	4,795,733	2	21,132	6	70,842	2,132	252,546	346,652	7.23
7/09 through 6/10	2,844,973	0	0	1	12,335	0	26,469	38,804	1.36
7/10 through 6/11	3,104,168	0	0	0	0	0	0	0	0.00
7/11 through 6/12	2,306,478	1	53,527	0	0	45,836	21,934	121,297	5.26
5 YR. TOTAL	17,486,828	3	74,659	14	145,696	47,968	431,231	699,554	4.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.260	33%	2.740	4.00			
Pure Premium Indicated by National Relativity		32%	4.006	33%	5.739	9.75			
Pure Premium Present on Rate Level		44%	2.821	34%	4.739	7.56			
Pure Premium Derived by Formula			2.826		4.409	7.24			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,613,144	0	0	3	45,661	0	141,675	187,336	1.95
7/08 through 6/09	8,560,021	0	0	2	14,686	0	38,732	53,418	0.62
7/09 through 6/10	8,849,840	0	0	1	740	0	11,648	12,388	0.14
7/10 through 6/11	9,046,582	0	0	1	7,900	0	7,921	15,821	0.18
7/11 through 6/12	9,631,132	0	0	1	23,307	0	64,294	87,601	0.91
5 YR. TOTAL	45,700,719	0	0	8	92,294	0	264,270	356,564	0.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.202	31%	0.578	0.78			
Pure Premium Indicated by National Relativity		24%	1.105	26%	1.415	2.52			
Pure Premium Present on Rate Level		52%	1.144	43%	1.597	2.74			
Pure Premium Derived by Formula		0.909		1.234		2.14			

CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,336,123	0	0	0	0	0	0	0	0.00
7/08 through 6/09	2,734,662	0	0	0	0	0	1,762	1,762	0.06
7/09 through 6/10	206,674	0	0	0	0	0	2,216	2,216	1.07
7/10 through 6/11	157,124	0	0	0	0	0	0	0	0.00
7/11 through 6/12	196,025	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,630,608	0	0	0	0	0	3,978	3,978	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	15%	0.060	0.06			
Pure Premium Indicated by National Relativity		40%	1.105	42%	2.162	3.27			
Pure Premium Present on Rate Level		49%	1.149	43%	1.640	2.79			
Pure Premium Derived by Formula		1.005		1.622		2.63			

CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	45,534,607	1	21,498	29	273,131	15,410	560,796	870,835	1.91
7/08 through 6/09	65,038,568	10	454,593	26	409,333	447,471	954,844	2,266,241	3.48
7/09 through 6/10	56,654,867	2	108,850	22	292,142	164,386	559,340	1,124,718	1.99
7/10 through 6/11	55,062,531	2	121,491	31	642,088	106,263	1,246,784	2,116,626	3.84
7/11 through 6/12	55,683,766	3	137,995	17	246,153	114,710	609,391	1,108,249	1.99
5 YR. TOTAL	277,974,339	18	844,427	125	1,862,847	848,240	3,931,155	7,486,669	2.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.974	69%	1.719	2.69			
Pure Premium Indicated by National Relativity		24%	1.271	15%	1.945	3.22			
Pure Premium Present on Rate Level		25%	1.150	16%	1.825	2.98			
Pure Premium Derived by Formula		1.089		1.770		2.86			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 1710		STONE CRUSHING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	539,152	0	0	0	0	0	0	0	0.00
7/08 through 6/09	502,747	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,986,721	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,496,281	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,466,377	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,991,278	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.000	21%	0.000	0.00			
Pure Premium Indicated by National Relativity		42%	2.244	39%	2.802	5.05			
Pure Premium Present on Rate Level		43%	2.452	40%	4.302	6.75			
Pure Premium Derived by Formula		1.997		2.814		4.81			

CLASS 1741		FLINT GRINDING & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,353,956	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,205,630	0	0	0	0	0	1,331	1,331	0.11
7/09 through 6/10	1,247,377	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,542,879	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,637,618	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,987,460	0	0	0	0	0	1,331	1,331	0.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.000	15%	0.019	0.02			
Pure Premium Indicated by National Relativity		24%	1.158	25%	1.287	2.45			
Pure Premium Present on Rate Level		65%	1.087	60%	1.485	2.57			
Pure Premium Derived by Formula		0.984		1.216		2.20			

CLASS 1747		EMERY WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,406,158	0	0	0	0	0	0	0	0.00
7/08 through 6/09	5,584,292	0	0	1	41,549	0	27,290	68,839	1.23
7/09 through 6/10	5,917,542	1	18,828	1	22,397	1,932	27,063	70,220	1.19
7/10 through 6/11	7,652,543	0	0	0	0	0	0	0	0.00
7/11 through 6/12	7,289,130	0	0	1	585	0	9,253	9,838	0.14
5 YR. TOTAL	31,849,665	1	18,828	3	64,531	1,932	63,606	148,897	0.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.262	23%	0.206	0.47			
Pure Premium Indicated by National Relativity		30%	1.223	32%	1.463	2.69			
Pure Premium Present on Rate Level		50%	0.970	45%	0.965	1.94			
Pure Premium Derived by Formula		0.904		0.950		1.85			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	440,286	0	0	0	0	0	1,588	1,588	0.36
7/08 through 6/09	181,159	1	15,298	4	27,249	11,067	55,746	109,360	60.37
7/09 through 6/10	479,242	0	0	0	0	0	1,012	1,012	0.21
7/10 through 6/11	623,015	0	0	1	49,547	0	126,225	175,772	28.21
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,723,702	1	15,298	5	76,796	11,067	184,571	287,732	16.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	5.343	10%	11.350	16.69			
Pure Premium Indicated by National Relativity		29%	1.154	30%	2.858	4.01			
Pure Premium Present on Rate Level		64%	1.196	60%	2.431	3.63			
Pure Premium Derived by Formula			1.474		3.451	4.93			

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	13,969,554	4	158,671	19	313,239	184,216	518,885	1,175,011	8.41
7/08 through 6/09	11,194,252	0	0	10	169,899	0	317,245	487,144	4.35
7/09 through 6/10	10,760,741	2	98,895	12	99,490	79,497	216,949	494,831	4.60
7/10 through 6/11	11,311,635	3	53,250	8	188,255	109,160	290,151	640,816	5.67
7/11 through 6/12	10,541,494	2	204,055	11	144,401	273,265	271,817	893,538	8.48
5 YR. TOTAL	57,777,676	11	514,871	60	915,284	646,138	1,615,047	3,691,340	6.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	2.475	46%	3.914	6.39			
Pure Premium Indicated by National Relativity		32%	2.488	27%	3.827	6.32			
Pure Premium Present on Rate Level		32%	2.363	27%	3.217	5.58			
Pure Premium Derived by Formula			2.443		3.702	6.15			

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	0.910	16%	1.588	2.50			
Pure Premium Present on Rate Level		84%	0.796	84%	1.384	2.18			
Pure Premium Derived by Formula			0.814		1.417	2.23			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1853		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	0.418	10%	0.724	1.14			
Pure Premium Present on Rate Level		91%	1.228	90%	0.847	2.08			
Pure Premium Derived by Formula		1.155		0.835		1.99			

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,933,911	1	58,235	3	17,200	61,165	35,856	172,456	5.88
7/08 through 6/09	2,355,939	0	0	0	0	0	2,311	2,311	0.10
7/09 through 6/10	2,562,958	0	0	0	0	0	1,495	1,495	0.06
7/10 through 6/11	2,730,367	1	1,368	0	0	0	0	1,368	0.05
7/11 through 6/12	2,843,837	0	0	2	40,514	0	46,525	87,039	3.06
5 YR. TOTAL	13,427,012	2	59,603	5	57,714	61,165	86,187	264,669	1.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.874	16%	1.097	1.97			
Pure Premium Indicated by National Relativity		24%	1.221	25%	1.177	2.40			
Pure Premium Present on Rate Level		63%	0.748	59%	0.964	1.71			
Pure Premium Derived by Formula		0.878		1.039		1.92			

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,397,432	0	0	5	242,945	0	293,020	535,965	15.78
7/08 through 6/09	3,381,206	1	697	5	68,084	226	106,671	175,678	5.20
7/09 through 6/10	3,825,821	1	2,581	7	93,560	0	54,546	150,687	3.94
7/10 through 6/11	3,832,199	0	0	0	0	0	0	0	0.00
7/11 through 6/12	4,348,313	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	18,784,971	2	3,278	17	404,589	226	454,237	862,330	4.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	2.171	27%	2.419	4.59			
Pure Premium Indicated by National Relativity		40%	0.618	36%	1.060	1.68			
Pure Premium Present on Rate Level		41%	1.367	37%	2.481	3.85			
Pure Premium Derived by Formula		1.220		1.953		3.17			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	45,811,004	0	0	26	331,984	0	691,473	1,023,457	2.23
7/08 through 6/09	26,445,292	3	166,456	12	71,623	935,497	193,729	1,367,305	5.17
7/09 through 6/10	16,404,347	5	124,502	11	117,939	282,241	248,039	772,721	4.71
7/10 through 6/11	16,414,882	1	8,155	5	60,973	17,109	133,860	220,097	1.34
7/11 through 6/12	17,891,487	1	52,031	10	174,225	0	391,428	617,684	3.45
5 YR. TOTAL	122,967,012	10	351,144	64	756,744	1,234,847	1,658,529	4,001,264	3.25
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.901	58%		2.353		3.25	
Pure Premium Indicated by National Relativity		29%	0.935	21%		1.960		2.90	
Pure Premium Present on Rate Level		30%	1.497	21%		2.617		4.11	
Pure Premium Derived by Formula			1.090			2.326		3.42	

CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	17,986,740	3	34,484	9	101,030	31,161	195,121	361,796	2.01
7/08 through 6/09	20,363,261	0	0	11	95,611	0	201,046	296,657	1.46
7/09 through 6/10	19,558,266	4	36,952	2	10,119	33,802	43,850	124,723	0.64
7/10 through 6/11	16,315,475	0	0	2	34,609	0	36,032	70,641	0.43
7/11 through 6/12	21,100,781	1	8,253	5	21,409	4,600	145,791	180,053	0.85
5 YR. TOTAL	95,324,523	8	79,689	29	262,778	69,563	621,840	1,033,870	1.08
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.359	39%		0.725		1.08	
Pure Premium Indicated by National Relativity		36%	0.595	30%		1.601		2.20	
Pure Premium Present on Rate Level		36%	0.711	31%		1.252		1.96	
Pure Premium Derived by Formula			0.571			1.151		1.72	

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	49,770,289	10	105,484	33	327,811	203,596	660,403	1,297,294	2.61
7/08 through 6/09	49,693,142	5	59,202	28	240,683	12,914	547,544	860,343	1.73
7/09 through 6/10	49,965,991	9	466,514	33	238,717	684,359	536,883	1,926,473	3.86
7/10 through 6/11	65,602,682	14	491,537	25	238,823	450,784	499,696	1,680,840	2.56
7/11 through 6/12	60,978,792	10	402,824	38	535,828	418,610	924,727	2,281,989	3.74
5 YR. TOTAL	276,010,896	48	1,525,561	157	1,581,862	1,770,263	3,169,253	8,046,939	2.92
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	1.126	67%		1.790		2.92	
Pure Premium Indicated by National Relativity		24%	1.409	16%		2.149		3.56	
Pure Premium Present on Rate Level		25%	1.170	17%		1.675		2.85	
Pure Premium Derived by Formula			1.205			1.828		3.03	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	60,383,208	6	176,651	30	523,592	260,864	1,042,985	2,004,092	3.32
7/08 through 6/09	54,721,716	6	173,175	29	793,981	223,262	622,602	1,813,020	3.31
7/09 through 6/10	57,591,666	6	639,831	22	413,477	739,859	684,307	2,477,474	4.30
7/10 through 6/11	64,360,457	1	20,160	27	496,875	8,958	788,582	1,314,575	2.04
7/11 through 6/12	63,702,445	6	132,980	29	346,709	79,481	690,031	1,249,201	1.96
5 YR. TOTAL	300,759,492	25	1,142,797	137	2,574,634	1,312,424	3,828,507	8,858,362	2.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		58%	1.236		77%	1.709		2.95	
Pure Premium Indicated by National Relativity		21%	1.733		11%	2.924		4.66	
Pure Premium Present on Rate Level		21%	1.423		12%	2.158		3.58	
Pure Premium Derived by Formula			1.380			1.897		3.28	

CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,878,499	1	30,475	3	12,178	15,667	50,625	108,945	1.00
7/08 through 6/09	13,603,064	1	167,887	13	110,987	191,110	267,981	737,965	5.43
7/09 through 6/10	12,152,573	1	8,849	3	56,687	8,709	102,855	177,100	1.46
7/10 through 6/11	10,884,803	2	44,014	5	40,578	36,396	118,672	239,660	2.20
7/11 through 6/12	9,720,088	0	0	5	61,943	0	69,842	131,785	1.36
5 YR. TOTAL	57,239,027	5	251,225	29	282,373	251,882	609,975	1,395,455	2.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	0.932		30%	1.506		2.44	
Pure Premium Indicated by National Relativity		38%	0.936		35%	1.179		2.12	
Pure Premium Present on Rate Level		39%	0.782		35%	1.118		1.90	
Pure Premium Derived by Formula			0.875			1.256		2.13	

CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,185,605	0	0	0	0	0	4,649	4,649	0.09
7/08 through 6/09	5,005,576	0	0	1	22,079	0	67,756	89,835	1.80
7/09 through 6/10	5,025,472	0	0	1	3,706	0	8,426	12,132	0.24
7/10 through 6/11	5,729,915	0	0	1	396	0	1,225	1,621	0.03
7/11 through 6/12	6,540,845	0	0	0	0	0	19,740	19,740	0.30
5 YR. TOTAL	27,487,413	0	0	3	26,181	0	101,796	127,977	0.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	0.095		24%	0.370		0.47	
Pure Premium Indicated by National Relativity		41%	0.915		38%	1.549		2.46	
Pure Premium Present on Rate Level		41%	0.863		38%	1.365		2.23	
Pure Premium Derived by Formula			0.746			1.196		1.94	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	39,451,263	3	147,881	23	278,205	154,928	449,517	1,030,531	2.61
7/08 through 6/09	38,815,995	1	15,564	9	337,920	6,584	248,184	608,252	1.57
7/09 through 6/10	45,234,592	3	136,794	13	139,534	98,508	163,429	538,265	1.19
7/10 through 6/11	38,496,283	1	6,690	9	213,753	2,602	376,809	599,854	1.56
7/11 through 6/12	44,339,962	3	31,362	20	338,558	33,523	442,577	846,020	1.91
5 YR. TOTAL	206,338,095	11	338,291	74	1,307,970	296,145	1,680,516	3,622,922	1.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.798	50%	0.958	1.76			
Pure Premium Indicated by National Relativity		29%	0.937	25%	1.288	2.23			
Pure Premium Present on Rate Level		29%	0.917	25%	1.100	2.02			
Pure Premium Derived by Formula		0.873		1.076		1.95			

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,785,245	1	12,184	4	37,997	23,368	85,483	159,032	3.32
7/08 through 6/09	3,576,805	0	0	1	907	0	19,575	20,482	0.57
7/09 through 6/10	4,652,120	0	0	1	10,644	0	40,947	51,591	1.11
7/10 through 6/11	4,635,870	1	14,996	5	22,648	8,338	54,290	100,272	2.16
7/11 through 6/12	4,898,010	0	0	0	0	0	25,684	25,684	0.52
5 YR. TOTAL	22,548,050	2	27,180	11	72,196	31,706	225,979	357,061	1.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.441	24%	1.143	1.58			
Pure Premium Indicated by National Relativity		41%	1.119	38%	1.795	2.91			
Pure Premium Present on Rate Level		42%	0.950	38%	1.580	2.53			
Pure Premium Derived by Formula		0.933		1.557		2.49			

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,996,671	0	0	1	11,868	0	29,530	41,398	0.46
7/08 through 6/09	3,961,154	1	4,595	0	0	7,461	4,646	16,702	0.42
7/09 through 6/10	2,916,540	1	12,031	0	0	11,426	7,239	30,696	1.05
7/10 through 6/11	435,533	0	0	0	0	0	295	295	0.07
7/11 through 6/12	1,144,003	0	0	1	5,496	0	11,593	17,089	1.49
5 YR. TOTAL	17,453,901	2	16,626	2	17,364	18,887	53,303	106,180	0.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.195	22%	0.414	0.61			
Pure Premium Indicated by National Relativity		41%	1.305	39%	1.813	3.12			
Pure Premium Present on Rate Level		41%	1.318	39%	1.598	2.92			
Pure Premium Derived by Formula		1.111		1.421		2.53			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 2070		CREAMERY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	89,792,674	22	868,158	76	1,819,052	1,546,930	1,449,501	5,683,641	6.33
7/08 through 6/09	92,477,141	12	597,702	63	691,492	571,334	1,153,850	3,014,378	3.26
7/09 through 6/10	98,500,931	10	844,800	70	1,377,986	889,827	1,521,076	4,633,689	4.71
7/10 through 6/11	66,975,228	16	422,903	52	1,014,097	595,497	1,631,952	3,664,449	5.47
7/11 through 6/12	24,665,033	5	95,226	24	390,619	92,587	613,776	1,192,208	4.83
5 YR. TOTAL	372,411,007	65	2,828,789	285	5,293,246	3,696,175	6,370,155	18,188,365	4.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	2.181	86%	2.703	4.88			
Pure Premium Indicated by National Relativity		14%	1.795	7%	2.402	4.20			
Pure Premium Present on Rate Level		14%	1.995	7%	2.324	4.32			
Pure Premium Derived by Formula			2.101		2.655	4.76			

CLASS 2081		BUTCHERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,423,351	0	0	7	13,815	0	48,866	62,681	4.40
7/08 through 6/09	2,471,349	1	14,939	6	52,829	7,509	62,934	138,211	5.59
7/09 through 6/10	1,670,124	1	10,195	7	55,191	6,984	174,458	246,828	14.78
7/10 through 6/11	3,019,965	1	51,096	4	53,182	26,563	188,916	319,757	10.59
7/11 through 6/12	2,398,393	0	0	5	57,653	0	113,980	171,633	7.16
5 YR. TOTAL	10,983,182	3	76,230	29	232,670	41,056	589,154	939,110	8.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	2.812	27%	5.738	8.55			
Pure Premium Indicated by National Relativity		41%	0.892	36%	1.812	2.70			
Pure Premium Present on Rate Level		42%	1.927	37%	4.510	6.44			
Pure Premium Derived by Formula			1.653		3.870	5.52			

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	76,368,452	16	419,439	54	464,514	529,357	1,104,001	2,517,311	3.30
7/08 through 6/09	135,629,675	20	516,543	142	1,337,560	1,090,021	3,007,825	5,951,949	4.39
7/09 through 6/10	139,674,962	23	404,928	129	1,401,078	413,351	2,896,667	5,116,024	3.66
7/10 through 6/11	159,217,940	24	572,750	159	1,446,674	547,959	3,431,176	5,998,559	3.77
7/11 through 6/12	124,171,372	5	108,640	126	1,102,343	100,219	2,332,439	3,643,641	2.93
5 YR. TOTAL	635,062,401	88	2,022,300	610	5,752,169	2,680,907	12,772,108	23,227,484	3.66
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	1.224	100%	2.433	3.66			
Pure Premium Indicated by National Relativity		13%	1.094	0%	1.968	3.06			
Pure Premium Present on Rate Level		13%	1.260	0%	2.565	3.83			
Pure Premium Derived by Formula			1.212		2.433	3.65			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	187,169,480	35	801,303	75	919,914	935,897	1,844,879	4,501,993	2.41
7/08 through 6/09	142,921,898	21	649,090	82	1,108,106	697,545	2,051,997	4,506,738	3.15
7/09 through 6/10	157,708,559	19	812,083	66	1,017,755	1,028,812	1,779,100	4,637,750	2.94
7/10 through 6/11	131,367,649	18	696,703	49	854,081	725,850	1,728,338	4,004,972	3.05
7/11 through 6/12	136,028,268	5	72,297	42	847,796	75,752	1,309,978	2,305,823	1.70
5 YR. TOTAL	755,195,854	98	3,031,476	314	4,747,652	3,463,856	8,714,292	19,957,276	2.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		76%	1.030	100%		1.613		2.64	
Pure Premium Indicated by National Relativity		12%	1.152	0%		2.078		3.23	
Pure Premium Present on Rate Level		12%	1.144	0%		1.709		2.85	
Pure Premium Derived by Formula			1.058			1.613		2.67	

CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,431,179	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,626,742	0	0	0	0	0	759	759	0.05
7/09 through 6/10	2,393,838	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,088,384	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,677,872	0	0	0	0	0	30	30	0.00
5 YR. TOTAL	8,218,015	0	0	0	0	0	789	789	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.000	16%		0.010		0.01	
Pure Premium Indicated by National Relativity		44%	1.290	42%		2.274		3.56	
Pure Premium Present on Rate Level		44%	0.937	42%		1.508		2.45	
Pure Premium Derived by Formula			0.980			1.590		2.57	

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,483,995	0	0	1	1,906	0	15,666	17,572	0.71
7/08 through 6/09	2,110,728	0	0	1	22,676	0	29,213	51,889	2.46
7/09 through 6/10	2,232,809	0	0	2	1,133	0	7,790	8,923	0.40
7/10 through 6/11	573,981	0	0	2	11,322	0	3,407	14,729	2.57
7/11 through 6/12	704	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,402,217	0	0	6	37,037	0	56,076	93,113	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.500	13%		0.758		1.26	
Pure Premium Indicated by National Relativity		34%	0.577	35%		1.233		1.81	
Pure Premium Present on Rate Level		56%	0.721	52%		1.037		1.76	
Pure Premium Derived by Formula			0.650			1.069		1.72	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	44,293,978	1	26,444	8	63,550	1,921	206,525	298,440	0.67
7/08 through 6/09	30,844,080	1	52,283	15	269,051	59,739	515,939	897,012	2.91
7/09 through 6/10	23,720,986	4	61,202	7	111,428	28,896	338,905	540,431	2.28
7/10 through 6/11	22,985,926	2	12,176	9	140,016	2,187	224,010	378,389	1.65
7/11 through 6/12	25,460,120	1	36,667	5	40,114	27,009	78,691	182,481	0.72
5 YR. TOTAL	147,305,090	9	188,772	44	624,159	119,752	1,364,070	2,296,753	1.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.552		44%	1.007		1.56	
Pure Premium Indicated by National Relativity		33%	0.852		28%	1.474		2.33	
Pure Premium Present on Rate Level		34%	0.699		28%	1.133		1.83	
Pure Premium Derived by Formula			0.701			1.173		1.87	

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	211,361	0	0	0	0	0	532	532	0.25
7/08 through 6/09	204,126	0	0	0	0	0	741	741	0.36
7/09 through 6/10	218,749	0	0	0	0	0	0	0	0.00
7/10 through 6/11	228,503	0	0	0	0	0	0	0	0.00
7/11 through 6/12	218,469	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,081,208	0	0	0	0	0	1,273	1,273	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	0.000		7%	0.118		0.12	
Pure Premium Indicated by National Relativity		47%	1.092		46%	2.409		3.50	
Pure Premium Present on Rate Level		48%	0.924		47%	1.474		2.40	
Pure Premium Derived by Formula			0.957			1.809		2.77	

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		24%	0.867		26%	1.751		2.62	
Pure Premium Present on Rate Level		76%	0.675		74%	0.886		1.56	
Pure Premium Derived by Formula			0.721			1.111		1.83	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,275,476	1	18,803	3	73,767	12,179	85,563	190,312	2.05
7/08 through 6/09	99,894,471	44	425,134	16	73,402	181,669	142,908	823,113	0.82
7/09 through 6/10	75,035,119	12	339,832	28	230,962	313,438	160,839	1,045,071	1.39
7/10 through 6/11	69,247,933	6	492,436	38	233,835	519,238	119,442	1,364,951	1.97
7/11 through 6/12	75,251,297	4	95,122	16	280,558	60,495	308,174	744,349	0.99
5 YR. TOTAL	328,704,296	67	1,371,327	101	892,524	1,087,019	816,926	4,167,796	1.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.689	49%	0.579	1.27			
Pure Premium Indicated by National Relativity		29%	0.452	25%	0.809	1.26			
Pure Premium Present on Rate Level		29%	0.597	26%	0.663	1.26			
Pure Premium Derived by Formula		0.594		0.658		1.25			

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,531,288	0	0	3	32,936	0	28,841	61,777	0.82
7/08 through 6/09	8,069,475	1	12,672	1	12,737	10,880	41,045	77,334	0.96
7/09 through 6/10	8,804,923	0	0	1	11,682	0	8,213	19,895	0.23
7/10 through 6/11	9,579,460	0	0	2	38,924	0	85,653	124,577	1.30
7/11 through 6/12	10,426,913	0	0	4	24,439	0	74,834	99,273	0.95
5 YR. TOTAL	44,412,059	1	12,672	11	120,718	10,880	238,586	382,856	0.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.300	28%	0.562	0.86			
Pure Premium Indicated by National Relativity		39%	0.857	36%	1.357	2.21			
Pure Premium Present on Rate Level		39%	0.845	36%	1.225	2.07			
Pure Premium Derived by Formula		0.730		1.087		1.82			

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,219,892	0	0	7	125,154	0	64,323	189,477	2.62
7/08 through 6/09	7,095,523	0	0	4	74,729	0	101,992	176,721	2.49
7/09 through 6/10	8,306,590	1	1,925	7	55,621	2,310	113,015	172,871	2.08
7/10 through 6/11	8,079,051	0	0	5	46,413	0	58,950	105,363	1.30
7/11 through 6/12	8,536,845	0	0	7	39,900	0	88,329	128,229	1.50
5 YR. TOTAL	39,237,901	1	1,925	30	341,817	2,310	426,609	772,661	1.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.876	27%	1.093	1.97			
Pure Premium Indicated by National Relativity		39%	0.812	36%	1.470	2.28			
Pure Premium Present on Rate Level		39%	1.021	37%	1.279	2.30			
Pure Premium Derived by Formula		0.908		1.298		2.21			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,451,976	0	0	2	11,639	0	26,236	37,875	1.10
7/08 through 6/09	3,370,307	0	0	0	0	0	2,138	2,138	0.06
7/09 through 6/10	3,521,139	1	43,214	1	40,872	26,754	28,950	139,790	3.97
7/10 through 6/11	10,664,060	0	0	0	0	0	3,895	3,895	0.04
7/11 through 6/12	10,073,548	0	0	1	15,598	0	24,626	40,224	0.40
5 YR. TOTAL	31,081,030	1	43,214	4	68,109	26,754	85,845	223,922	0.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.358	26%	0.362	0.72			
Pure Premium Indicated by National Relativity		41%	0.657	37%	1.894	2.55			
Pure Premium Present on Rate Level		41%	0.762	37%	1.426	2.19			
Pure Premium Derived by Formula			0.646		1.323	1.97			

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	71,171,987	25	864,693	106	1,353,887	1,369,944	1,548,423	5,136,947	7.22
7/08 through 6/09	60,796,131	18	496,167	86	1,204,057	555,685	1,303,804	3,559,713	5.86
7/09 through 6/10	70,512,947	19	457,396	57	889,931	511,263	920,629	2,779,219	3.94
7/10 through 6/11	106,699,490	19	744,782	100	1,263,124	632,001	1,685,901	4,325,808	4.05
7/11 through 6/12	92,490,283	28	1,353,227	77	1,154,286	1,300,448	1,570,209	5,378,170	5.82
5 YR. TOTAL	401,670,838	109	3,916,265	426	5,865,285	4,369,341	7,028,966	21,179,857	5.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		80%	2.435	93%	2.838	5.27			
Pure Premium Indicated by National Relativity		10%	1.832	3%	2.249	4.08			
Pure Premium Present on Rate Level		10%	2.401	4%	2.651	5.05			
Pure Premium Derived by Formula			2.371		2.813	5.18			

CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	169,967	0	0	0	0	0	0	0	0.00
7/08 through 6/09	197,220	0	0	0	0	0	0	0	0.00
7/09 through 6/10	218,363	0	0	0	0	0	0	0	0.00
7/10 through 6/11	222,295	0	0	0	0	0	0	0	0.00
7/11 through 6/12	217,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,024,845	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	0.978	47%	0.872	1.85			
Pure Premium Present on Rate Level		48%	0.934	48%	0.851	1.79			
Pure Premium Derived by Formula			0.908		0.818	1.73			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		36%	1.218	38%	2.025	3.24			
Pure Premium Present on Rate Level		64%	1.182	62%	1.450	2.63			
Pure Premium Derived by Formula		1.195		1.669		2.86			

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	138,701	0	0	0	0	0	0	0	0.00
7/08 through 6/09	92,669	0	0	0	0	0	0	0	0.00
7/09 through 6/10	89,604	0	0	0	0	0	0	0	0.00
7/10 through 6/11	86,046	0	0	1	29,568	0	26,841	56,409	65.56
7/11 through 6/12	27,760	0	0	1	6,101	0	14,377	20,478	73.77
5 YR. TOTAL	434,780	0	0	2	35,669	0	41,218	76,887	17.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	8.204	7%	9.480	17.68			
Pure Premium Indicated by National Relativity		29%	4.255	31%	4.875	9.13			
Pure Premium Present on Rate Level		66%	2.164	62%	3.873	6.04			
Pure Premium Derived by Formula		3.072		4.576		7.65			

CLASS 2220		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	875,630	0	0	3	8,453	0	9,791	18,244	2.08
7/08 through 6/09	803,338	0	0	1	7,658	0	13,942	21,600	2.69
7/09 through 6/10	1,021,574	0	0	0	0	0	5,932	5,932	0.58
7/10 through 6/11	1,012,473	0	0	1	6,381	0	6,055	12,436	1.23
7/11 through 6/12	956,187	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,669,202	0	0	5	22,492	0	35,720	58,212	1.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.482	11%	0.765	1.25			
Pure Premium Indicated by National Relativity		46%	0.808	44%	1.216	2.02			
Pure Premium Present on Rate Level		46%	0.762	45%	1.119	1.88			
Pure Premium Derived by Formula		0.761		1.123		1.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2286		WOOL SPINNING AND WEAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	0.511	23%	0.801	1.31			
Pure Premium Present on Rate Level		78%	0.620	77%	1.172	1.79			
Pure Premium Derived by Formula		0.596		1.087		1.68			

CLASS 2288		FELTING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,991,159	0	0	1	1,613	0	2,346	3,959	0.20
7/08 through 6/09	1,472,705	1	538,718	0	0	199,614	0	738,332	50.13
7/09 through 6/10	1,665,729	0	0	2	49,649	0	90,189	139,838	8.40
7/10 through 6/11	1,726,183	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,918,196	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,773,972	1	538,718	3	51,262	199,614	92,535	882,129	10.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	6.724	16%	3.330	10.05			
Pure Premium Indicated by National Relativity		41%	1.617	42%	2.242	3.86			
Pure Premium Present on Rate Level		45%	1.498	42%	1.443	2.94			
Pure Premium Derived by Formula		2.278		2.081		4.36			

CLASS 2300		PLUSH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	0.825	18%	1.275	2.10			
Pure Premium Present on Rate Level		83%	0.904	82%	1.103	2.01			
Pure Premium Derived by Formula		0.891		1.134		2.03			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2302		SILK THREAD OR YARN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	0.569	50%	0.954	1.52			
Pure Premium Present on Rate Level		50%	0.669	50%	1.003	1.67			
Pure Premium Derived by Formula		0.619		0.979		1.60			

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,208,833	0	0	1	10,665	0	15,281	25,946	1.18
7/08 through 6/09	1,681,366	0	0	0	0	0	6,138	6,138	0.37
7/09 through 6/10	1,535,291	1	91,979	2	8,647	276,475	28,837	405,938	26.44
7/10 through 6/11	1,390,140	0	0	1	49,345	0	149,456	198,801	14.30
7/11 through 6/12	2,766,298	0	0	3	36,439	0	57,027	93,466	3.38
5 YR. TOTAL	9,581,928	1	91,979	7	105,096	276,475	256,739	730,289	7.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	2.057	17%	5.565	7.62			
Pure Premium Indicated by National Relativity		43%	0.744	41%	1.061	1.81			
Pure Premium Present on Rate Level		43%	1.297	42%	1.525	2.82			
Pure Premium Derived by Formula		1.166		2.022		3.19			

CLASS 2352		CORDAGE ROPE OR TWINE MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.986	100%	0.734	5.72			
Pure Premium Derived by Formula		4.986		0.734		5.72			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 2361		HOSIERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	286,530	0	0	0	0	0	0	0	0.00
7/08 through 6/09	281,689	0	0	0	0	0	0	0	0.00
7/09 through 6/10	276,503	0	0	0	0	0	0	0	0.00
7/10 through 6/11	297,380	0	0	0	0	0	0	0	0.00
7/11 through 6/12	301,186	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,443,288	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	0.753	47%	1.182	1.94			
Pure Premium Present on Rate Level		48%	0.586	47%	0.879	1.47			
Pure Premium Derived by Formula		0.635		0.969		1.60			

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	110,217	0	0	0	0	0	0	0	0.00
7/08 through 6/09	103,471	0	0	0	0	0	0	0	0.00
7/09 through 6/10	118,989	0	0	0	0	0	0	0	0.00
7/10 through 6/11	116,523	0	0	0	0	0	0	0	0.00
7/11 through 6/12	418,987	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	868,187	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		44%	0.506	47%	0.753	1.26			
Pure Premium Present on Rate Level		52%	0.655	48%	0.951	1.61			
Pure Premium Derived by Formula		0.563		0.810		1.37			

CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,120	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	2,308	0	0	0	0	0	0	0	0.00
7/10 through 6/11	3,000	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,428	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	0.901	49%	1.514	2.42			
Pure Premium Present on Rate Level		50%	0.839	50%	1.500	2.34			
Pure Premium Derived by Formula		0.861		1.492		2.35			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 2386		LACE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	0.292	13%	0.508	0.80			
Pure Premium Present on Rate Level		88%	0.702	87%	0.758	1.46			
Pure Premium Derived by Formula		0.653		0.726		1.38			

CLASS 2388		EMBROIDERY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,732,760	1	18,572	3	40,168	37,542	105,925	202,207	3.53
7/08 through 6/09	4,902,404	0	0	2	22,127	0	55,240	77,367	1.58
7/09 through 6/10	7,646,878	0	0	5	32,517	0	101,325	133,842	1.75
7/10 through 6/11	6,516,975	0	0	2	24,229	0	29,121	53,350	0.82
7/11 through 6/12	6,928,322	0	0	1	19,186	0	12,735	31,921	0.46
5 YR. TOTAL	31,727,339	1	18,572	13	138,227	37,542	304,346	498,687	1.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.494	25%	1.078	1.57			
Pure Premium Indicated by National Relativity		37%	0.647	37%	0.924	1.57			
Pure Premium Present on Rate Level		46%	0.659	38%	1.189	1.85			
Pure Premium Derived by Formula		0.627		1.063		1.69			

CLASS 2402		CARPET OR RUG MFG NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	205,077	0	0	0	0	0	0	0	0.00
7/08 through 6/09	675,829	0	0	0	0	0	3,986	3,986	0.59
7/09 through 6/10	455,160	0	0	0	0	0	0	0	0.00
7/10 through 6/11	338,256	0	0	0	0	0	0	0	0.00
7/11 through 6/12	333,438	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,007,760	0	0	0	0	0	3,986	3,986	0.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.199	0.20			
Pure Premium Indicated by National Relativity		47%	0.700	46%	1.283	1.98			
Pure Premium Present on Rate Level		47%	0.673	46%	1.056	1.73			
Pure Premium Derived by Formula		0.645		1.092		1.74			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	279,822	0	0	0	0	0	0	0	0.00
7/08 through 6/09	429,635	0	0	0	0	0	0	0	0.00
7/09 through 6/10	492,208	0	0	0	0	0	0	0	0.00
7/10 through 6/11	500,844	0	0	0	0	0	0	0	0.00
7/11 through 6/12	763,329	0	0	1	3,498	0	27,956	31,454	4.12
5 YR. TOTAL	2,465,838	0	0	1	3,498	0	27,956	31,454	1.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.142	9%	1.134	1.28			
Pure Premium Indicated by National Relativity		46%	0.626	45%	1.153	1.78			
Pure Premium Present on Rate Level		47%	0.743	46%	1.155	1.90			
Pure Premium Derived by Formula			0.647		1.152	1.80			

CLASS 2416		YARN DYEING OR FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	70,287	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	70,287	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		27%	0.876	28%	2.186	3.06			
Pure Premium Present on Rate Level		72%	0.612	70%	0.965	1.58			
Pure Premium Derived by Formula			0.677		1.288	1.97			

CLASS 2417		CLOTH PRINTING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	934,866	0	0	0	0	0	0	0	0.00
7/08 through 6/09	586,037	0	0	1	7,643	0	16,728	24,371	4.16
7/09 through 6/10	971,418	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,112,296	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,149,677	0	0	1	623	0	45,758	46,381	4.03
5 YR. TOTAL	4,754,294	0	0	2	8,266	0	62,486	70,752	1.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.174	10%	1.314	1.49			
Pure Premium Indicated by National Relativity		26%	0.448	28%	0.974	1.42			
Pure Premium Present on Rate Level		66%	0.643	62%	0.787	1.43			
Pure Premium Derived by Formula			0.555		0.892	1.45			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2501		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	102,748,767	11	243,383	36	499,528	299,102	974,263	2,016,276	1.96
7/08 through 6/09	89,783,480	4	99,278	42	594,762	261,828	1,096,763	2,052,631	2.29
7/09 through 6/10	84,934,677	5	139,516	39	455,444	245,144	781,738	1,621,842	1.91
7/10 through 6/11	84,660,259	9	135,708	31	394,887	148,057	997,837	1,676,489	1.98
7/11 through 6/12	85,922,069	3	121,689	34	490,862	107,126	891,767	1,611,444	1.88
5 YR. TOTAL	448,049,252	32	739,574	182	2,435,483	1,061,257	4,742,368	8,978,682	2.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		53%	0.709		74%	1.295		2.00	
Pure Premium Indicated by National Relativity		23%	0.795		13%	1.387		2.18	
Pure Premium Present on Rate Level		24%	0.759		13%	1.317		2.08	
Pure Premium Derived by Formula			0.741			1.310		2.05	

CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,054,208	0	0	1	134	0	703	837	0.04
7/08 through 6/09	1,982,811	0	0	0	0	0	18,406	18,406	0.93
7/09 through 6/10	2,422,858	0	0	1	3,818	0	4,530	8,348	0.35
7/10 through 6/11	2,310,307	0	0	0	0	0	729	729	0.03
7/11 through 6/12	1,674,401	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,444,585	0	0	2	3,952	0	24,368	28,320	0.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.038		12%	0.233		0.27	
Pure Premium Indicated by National Relativity		30%	0.407		32%	0.748		1.16	
Pure Premium Present on Rate Level		61%	0.413		56%	0.644		1.06	
Pure Premium Derived by Formula			0.377			0.628		1.01	

CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,769,760	0	0	0	0	0	7,138	7,138	0.40
7/08 through 6/09	1,766,320	0	0	6	85,405	0	253,120	338,525	19.17
7/09 through 6/10	2,075,488	0	0	0	0	0	18,228	18,228	0.88
7/10 through 6/11	2,303,331	0	0	1	11,850	0	43,790	55,640	2.42
7/11 through 6/12	2,012,861	0	0	3	36,458	0	76,956	113,414	5.63
5 YR. TOTAL	9,927,760	0	0	10	133,713	0	399,232	532,945	5.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		13%	1.347		20%	4.021		5.37	
Pure Premium Indicated by National Relativity		11%	0.166		12%	0.307		0.47	
Pure Premium Present on Rate Level		76%	0.980		68%	2.370		3.35	
Pure Premium Derived by Formula			0.938			2.453		3.39	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,929,579	4	48,952	3	26,011	6,129	44,613	125,705	3.20
7/08 through 6/09	2,000,098	4	209,078	2	32,996	271,787	32,511	546,372	27.32
7/09 through 6/10	2,192,244	1	24,165	1	10,876	67,844	8,777	111,662	5.09
7/10 through 6/11	1,707,618	0	0	1	3,715	0	6,111	9,826	0.58
7/11 through 6/12	1,819,976	0	0	3	45,736	0	44,879	90,615	4.98
5 YR. TOTAL	11,649,515	9	282,195	10	119,334	345,760	136,891	884,180	7.59
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	3.447	22%	4.143			7.59	
Pure Premium Indicated by National Relativity		41%	1.498	39%	2.300			3.80	
Pure Premium Present on Rate Level		41%	1.881	39%	2.443			4.32	
Pure Premium Derived by Formula			2.006		2.761			4.77	

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	82,691,759	17	336,764	36	323,016	598,709	679,096	1,937,585	2.34
7/08 through 6/09	78,146,932	14	375,953	40	393,718	570,021	1,077,932	2,417,624	3.09
7/09 through 6/10	77,039,867	14	443,827	33	376,374	655,046	795,824	2,271,071	2.95
7/10 through 6/11	83,499,151	9	251,245	32	424,096	303,239	791,022	1,769,602	2.12
7/11 through 6/12	83,858,072	17	490,240	23	281,743	535,499	590,625	1,898,107	2.26
5 YR. TOTAL	405,235,781	71	1,898,029	164	1,798,947	2,662,514	3,934,499	10,293,989	2.54
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.912	83%	1.628			2.54	
Pure Premium Indicated by National Relativity		20%	1.340	8%	2.178			3.52	
Pure Premium Present on Rate Level		20%	1.155	9%	1.969			3.12	
Pure Premium Derived by Formula			1.046		1.703			2.75	

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,750,964	2	23,181	2	32,507	32,353	42,940	130,981	1.34
7/08 through 6/09	5,132,566	1	24,030	1	17,354	68,094	68,222	177,700	3.46
7/09 through 6/10	7,016,574	1	52,754	2	8,495	29,535	41,441	132,225	1.89
7/10 through 6/11	5,778,656	0	0	3	21,496	0	35,567	57,063	0.99
7/11 through 6/12	5,473,935	0	0	2	28,696	0	22,899	51,595	0.94
5 YR. TOTAL	33,152,695	4	99,965	10	108,548	129,982	211,069	549,564	1.66
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.629	28%	1.029			1.66	
Pure Premium Indicated by National Relativity		39%	0.842	36%	1.480			2.32	
Pure Premium Present on Rate Level		40%	0.989	36%	1.570			2.56	
Pure Premium Derived by Formula			0.856		1.386			2.24	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,179,097	1	49,056	0	0	45,664	21,772	116,492	5.35
7/08 through 6/09	2,734,837	1	4,178	0	0	3,189	6,902	14,269	0.52
7/09 through 6/10	3,059,488	0	0	3	21,229	0	89,373	110,602	3.62
7/10 through 6/11	2,955,665	0	0	2	15,194	0	59,190	74,384	2.52
7/11 through 6/12	3,060,249	0	0	0	0	0	6,695	6,695	0.22
5 YR. TOTAL	13,989,336	2	53,234	5	36,423	48,853	183,932	322,442	2.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.641	23%	1.664	2.31			
Pure Premium Indicated by National Relativity		40%	1.050	38%	1.514	2.56			
Pure Premium Present on Rate Level		41%	2.031	39%	2.416	4.45			
Pure Premium Derived by Formula			1.375		1.900	3.28			

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	26,025,384	1	2,993	10	99,956	0	200,773	303,722	1.17
7/08 through 6/09	27,034,986	1	246	7	60,939	20,286	149,962	231,433	0.86
7/09 through 6/10	23,235,056	1	73,661	7	102,316	34,230	216,696	426,903	1.84
7/10 through 6/11	23,565,811	0	0	14	136,840	0	227,307	364,147	1.55
7/11 through 6/12	22,746,954	2	21,643	9	76,408	16,310	230,912	345,273	1.52
5 YR. TOTAL	122,608,191	5	98,543	47	476,459	70,826	1,025,650	1,671,478	1.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.469	40%	0.894	1.36			
Pure Premium Indicated by National Relativity		36%	0.644	30%	1.178	1.82			
Pure Premium Present on Rate Level		36%	0.590	30%	1.032	1.62			
Pure Premium Derived by Formula			0.576		1.021	1.60			

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	1.459	16%	1.876	3.34			
Pure Premium Present on Rate Level		84%	0.971	84%	0.899	1.87			
Pure Premium Derived by Formula			1.049		1.055	2.10			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,893,942	0	0	1	12,342	0	21,733	34,075	1.18
7/08 through 6/09	4,954,784	4	34,667	5	51,530	73,145	164,488	323,830	6.54
7/09 through 6/10	3,033,428	2	45,234	4	115,793	37,068	228,766	426,861	14.07
7/10 through 6/11	6,054,693	0	0	0	0	0	0	0	0.00
7/11 through 6/12	2,623,094	0	0	3	40,705	0	83,929	124,634	4.75
5 YR. TOTAL	19,559,941	6	79,901	13	220,370	110,213	498,916	909,400	4.65
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	1.535	29%	3.114			4.65	
Pure Premium Indicated by National Relativity		26%	2.704	28%	4.139			6.84	
Pure Premium Present on Rate Level		51%	2.102	43%	3.031			5.13	
Pure Premium Derived by Formula			2.128		3.365			5.49	

CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,586,993	0	0	3	409,991	0	323,056	733,047	11.13
7/08 through 6/09	4,776,398	0	0	1	6,888	0	18,336	25,224	0.53
7/09 through 6/10	5,384,299	0	0	2	62,322	0	647,221	709,543	13.18
7/10 through 6/11	7,075,921	0	0	2	10,769	0	27,058	37,827	0.53
7/11 through 6/12	7,993,861	2	29,568	6	43,931	18,240	118,651	210,390	2.63
5 YR. TOTAL	31,817,472	2	29,568	14	533,901	18,240	1,134,322	1,716,031	5.39
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	1.771	31%	3.622			5.39	
Pure Premium Indicated by National Relativity		29%	0.248	31%	0.676			0.92	
Pure Premium Present on Rate Level		54%	0.598	38%	2.076			2.67	
Pure Premium Derived by Formula			0.696		2.121			2.82	

CLASS 2660		BOOT OR SHOE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	16,348,081	1	82,559	11	63,041	93,435	169,583	408,618	2.50
7/08 through 6/09	14,922,842	1	8,356	10	53,880	16,083	122,193	200,512	1.34
7/09 through 6/10	19,788,512	1	29,359	11	66,021	134,295	99,172	328,847	1.66
7/10 through 6/11	23,995,186	7	143,199	21	159,477	89,901	360,736	753,313	3.14
7/11 through 6/12	24,748,525	2	43,226	23	164,824	89,463	300,186	597,699	2.42
5 YR. TOTAL	99,803,146	12	306,699	76	507,243	423,177	1,051,870	2,288,989	2.29
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.816	39%	1.478			2.29	
Pure Premium Indicated by National Relativity		36%	0.826	30%	1.593			2.42	
Pure Premium Present on Rate Level		36%	0.719	31%	1.225			1.94	
Pure Premium Derived by Formula			0.785		1.434			2.22	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,109,765	0	0	0	0	0	16,323	16,323	0.77
7/08 through 6/09	2,083,451	0	0	1	6,687	0	44,127	50,814	2.44
7/09 through 6/10	2,082,515	0	0	1	4,917	0	15,049	19,966	0.96
7/10 through 6/11	1,887,950	0	0	0	0	0	1,062	1,062	0.06
7/11 through 6/12	1,821,895	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,985,576	0	0	2	11,604	0	76,561	88,165	0.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.116	14%	0.767	0.88			
Pure Premium Indicated by National Relativity		25%	0.475	26%	1.066	1.54			
Pure Premium Present on Rate Level		65%	0.539	60%	0.877	1.42			
Pure Premium Derived by Formula		0.481		0.911		1.39			

CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	945,264	0	0	0	0	0	4,580	4,580	0.49
7/08 through 6/09	994,055	0	0	1	5,851	0	10,257	16,108	1.62
7/09 through 6/10	1,629,768	0	0	1	3,056	0	6,221	9,277	0.57
7/10 through 6/11	1,034,030	0	0	0	0	0	1,972	1,972	0.19
7/11 through 6/12	1,300,191	0	0	0	0	0	1,937	1,937	0.15
5 YR. TOTAL	5,903,308	0	0	2	8,907	0	24,967	33,874	0.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.151	12%	0.423	0.57			
Pure Premium Indicated by National Relativity		22%	0.343	23%	0.731	1.07			
Pure Premium Present on Rate Level		70%	0.531	65%	1.005	1.54			
Pure Premium Derived by Formula		0.459		0.872		1.33			

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,637,456	2	13,249	6	29,253	13,857	47,021	103,380	1.56
7/08 through 6/09	5,067,328	0	0	3	13,019	0	38,635	51,654	1.02
7/09 through 6/10	5,182,032	0	0	3	31,517	0	122,736	154,253	2.98
7/10 through 6/11	5,571,738	1	13,500	2	37,265	14,855	86,726	152,346	2.73
7/11 through 6/12	6,287,142	0	0	4	36,957	0	108,102	145,059	2.31
5 YR. TOTAL	28,745,696	3	26,749	18	148,011	28,712	403,220	606,692	2.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.608	25%	1.503	2.11			
Pure Premium Indicated by National Relativity		36%	0.885	37%	1.283	2.17			
Pure Premium Present on Rate Level		46%	0.802	38%	1.415	2.22			
Pure Premium Derived by Formula		0.797		1.388		2.19			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2701		LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	90,178	0	0	0	0	0	0	0	0.00
7/08 through 6/09	254,774	0	0	0	0	0	0	0	0.00
7/09 through 6/10	266,984	0	0	0	0	0	0	0	0.00
7/10 through 6/11	409,620	0	0	0	0	0	0	0	0.00
7/11 through 6/12	334,041	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,355,597	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.000	12%	0.000	0.00			
Pure Premium Indicated by National Relativity		45%	4.759	44%	6.324	11.08			
Pure Premium Present on Rate Level		45%	4.597	44%	5.207	9.80			
Pure Premium Derived by Formula			4.210		5.074	9.28			

CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	1,335,208	1	121,989	9	114,820	292,514	317,317	846,640	63.41
7/08 through 6/09	1,364,643	1	115,269	3	63,246	358,658	69,714	606,887	44.47
7/09 through 6/10	1,889,983	1	101,715	10	98,977	374,700	254,976	830,368	43.94
7/10 through 6/11	2,189,952	0	0	4	22,884	0	214,992	237,876	10.86
7/11 through 6/12	2,143,315	2	41,278	4	739,019	228,444	204,285	1,213,026	56.60
5 YR. TOTAL	8,923,101	5	380,251	30	1,038,946	1,254,316	1,061,284	3,734,797	41.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	15.905	43%	25.951	41.86			
Pure Premium Indicated by National Relativity		35%	8.441	28%	10.862	19.30			
Pure Premium Present on Rate Level		36%	8.788	29%	18.290	27.08			
Pure Premium Derived by Formula			10.730		19.504	30.23			

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	70,033	0	0	0	0	0	0	0	0.00
7/11 through 6/12	8,730	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	78,763	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	5.040	48%	6.461	11.50			
Pure Premium Present on Rate Level		48%	5.826	48%	6.655	12.48			
Pure Premium Derived by Formula			5.216		6.296	11.51			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,351,592	4	644,132	27	100,980	349,665	315,628	1,410,405	13.63
7/08 through 6/09	10,101,051	3	72,779	30	550,090	167,744	723,256	1,513,869	14.99
7/09 through 6/10	10,362,990	2	25,963	22	274,432	20,779	510,291	831,465	8.02
7/10 through 6/11	11,967,007	4	148,743	32	408,799	318,742	1,514,117	2,390,401	19.98
7/11 through 6/12	12,320,701	3	163,088	27	263,121	947,661	638,228	2,012,098	16.33
5 YR. TOTAL	55,103,341	16	1,054,705	138	1,597,422	1,804,591	3,701,520	8,158,238	14.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		43%	4.813		61%	9.992		14.81	
Pure Premium Indicated by National Relativity		28%	2.667		19%	4.876		7.54	
Pure Premium Present on Rate Level		29%	3.717		20%	6.631		10.35	
Pure Premium Derived by Formula			3.894			8.348		12.24	

CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		29%	1.271		31%	2.129		3.40	
Pure Premium Present on Rate Level		71%	1.465		69%	2.462		3.93	
Pure Premium Derived by Formula			1.409			2.359		3.77	

CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	29,368,373	1	1,510	8	33,809	0	89,540	124,859	0.43
7/08 through 6/09	26,390,660	0	0	13	100,374	0	291,943	392,317	1.49
7/09 through 6/10	28,001,433	0	0	24	297,588	0	414,889	712,477	2.55
7/10 through 6/11	30,626,372	2	37,472	36	236,223	27,392	558,985	860,072	2.81
7/11 through 6/12	30,853,550	3	226,037	10	295,224	150,949	330,020	1,002,230	3.25
5 YR. TOTAL	145,240,388	6	265,019	91	963,218	178,341	1,685,377	3,091,955	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		37%	0.846		49%	1.283		2.13	
Pure Premium Indicated by National Relativity		31%	1.301		25%	2.241		3.54	
Pure Premium Present on Rate Level		32%	0.984		26%	1.472		2.46	
Pure Premium Derived by Formula			1.031			1.572		2.60	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,334,293	0	0	1	475	0	4,496	4,971	0.15
7/08 through 6/09	2,688,475	0	0	0	0	0	3,141	3,141	0.12
7/09 through 6/10	2,562,280	0	0	1	10,907	0	16,836	27,743	1.08
7/10 through 6/11	3,331,834	1	31,882	3	13,965	47,385	28,788	122,020	3.66
7/11 through 6/12	3,095,025	0	0	4	28,633	0	101,203	129,836	4.20
5 YR. TOTAL	15,011,907	1	31,882	9	53,980	47,385	154,464	287,711	1.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.572	23%	1.345	1.92			
Pure Premium Indicated by National Relativity		41%	1.399	38%	2.695	4.09			
Pure Premium Present on Rate Level		41%	1.498	39%	2.169	3.67			
Pure Premium Derived by Formula			1.291		2.179	3.47			

CLASS 2747		COOPERAGE ASSEMBLY							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,998,536	0	0	2	13,256	0	28,799	42,055	2.10
7/08 through 6/09	2,255,454	0	0	0	0	0	0	0	0.00
7/09 through 6/10	2,661,929	0	0	4	17,283	0	82,901	100,184	3.76
7/10 through 6/11	2,287,064	0	0	6	38,633	0	58,817	97,450	4.26
7/11 through 6/12	2,648,845	2	47,778	4	56,624	82,723	209,615	396,740	14.98
5 YR. TOTAL	11,851,828	2	47,778	16	125,796	82,723	380,132	636,429	5.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.465	18%	3.905	5.37			
Pure Premium Indicated by National Relativity		6%	0.173	6%	0.339	0.51			
Pure Premium Present on Rate Level		83%	0.621	76%	1.393	2.01			
Pure Premium Derived by Formula			0.687		1.782	2.47			

CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	20,360,078	4	51,663	30	285,194	49,473	628,824	1,015,154	4.99
7/08 through 6/09	20,028,147	1	85,877	36	486,037	55,468	1,108,850	1,736,232	8.67
7/09 through 6/10	19,251,005	1	22,124	17	175,123	14,670	361,204	573,121	2.98
7/10 through 6/11	21,619,767	5	139,608	19	160,584	185,007	553,284	1,038,483	4.80
7/11 through 6/12	22,254,853	3	74,597	28	260,429	152,462	552,426	1,039,914	4.67
5 YR. TOTAL	103,513,850	14	373,869	130	1,367,367	457,080	3,204,588	5,402,904	5.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.682	61%	3.537	5.22			
Pure Premium Indicated by National Relativity		29%	1.871	19%	3.254	5.13			
Pure Premium Present on Rate Level		30%	1.818	20%	3.592	5.41			
Pure Premium Derived by Formula			1.778		3.494	5.27			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2790		PATTERN MAKING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,941,016	0	0	3	17,034	0	42,709	59,743	1.21
7/08 through 6/09	5,145,391	0	0	2	21,389	0	95,840	117,229	2.28
7/09 through 6/10	4,515,184	0	0	2	1,648	0	5,206	6,854	0.15
7/10 through 6/11	3,788,292	0	0	1	2,909	0	17,866	20,775	0.55
7/11 through 6/12	3,831,810	1	5,654	1	6,185	9,549	24,408	45,796	1.20
5 YR. TOTAL	22,221,693	1	5,654	9	49,165	9,549	186,029	250,397	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		14%	0.247		20%	0.880		1.13	
Pure Premium Indicated by National Relativity		40%	0.458		40%	1.048		1.51	
Pure Premium Present on Rate Level		46%	0.523		40%	1.070		1.59	
Pure Premium Derived by Formula			0.458			1.023		1.48	

CLASS 2791		PIPE MFG. - WOODEN, TOBACCO							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	523,818	0	0	0	0	0	0	0	0.00
7/08 through 6/09	485,102	0	0	1	3,050	0	4,282	7,332	1.51
7/09 through 6/10	561,983	0	0	0	0	0	2,960	2,960	0.53
7/10 through 6/11	524,176	0	0	1	31,132	0	601,067	632,199	120.61
7/11 through 6/12	504,605	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,599,684	0	0	2	34,182	0	608,309	642,491	24.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	1.315		9%	23.399		24.71	
Pure Premium Indicated by National Relativity		0%	0.000		0%	0.000		0.00	
Pure Premium Present on Rate Level		95%	0.412		91%	1.213		1.63	
Pure Premium Derived by Formula			0.457			3.210		3.67	

CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	140,000	0	0	0	0	0	0	0	0.00
7/11 through 6/12	879,421	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,019,421	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		6%	0.000		8%	0.000		0.00	
Pure Premium Indicated by National Relativity		47%	1.424		46%	1.998		3.42	
Pure Premium Present on Rate Level		47%	1.400		46%	1.975		3.38	
Pure Premium Derived by Formula			1.327			1.828		3.16	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	821,134	0	0	0	0	0	292	292	0.04
7/11 through 6/12	1,899,326	0	0	3	89,278	0	376,029	465,307	24.50
5 YR. TOTAL	2,720,460	0	0	3	89,278	0	376,321	465,599	17.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	3.282	9%	13.833	17.12			
Pure Premium Indicated by National Relativity		16%	5.961	16%	1.758	7.72			
Pure Premium Present on Rate Level		77%	0.882	75%	1.305	2.19			
Pure Premium Derived by Formula		1.863		2.505		4.37			

CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	30,008,897	4	78,368	28	509,769	112,196	452,033	1,152,366	3.84
7/08 through 6/09	27,518,358	5	204,518	24	243,415	390,103	476,662	1,314,698	4.78
7/09 through 6/10	22,555,994	2	35,962	31	387,317	52,783	741,375	1,217,437	5.40
7/10 through 6/11	18,067,955	2	83,474	19	569,669	242,805	224,614	1,120,562	6.20
7/11 through 6/12	20,957,720	1	139,546	12	131,364	792,072	303,745	1,366,727	6.52
5 YR. TOTAL	119,108,924	14	541,868	114	1,841,534	1,589,959	2,198,429	6,171,790	5.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	2.001	54%	3.181	5.18			
Pure Premium Indicated by National Relativity		29%	1.561	23%	2.556	4.12			
Pure Premium Present on Rate Level		29%	1.634	23%	2.308	3.94			
Pure Premium Derived by Formula		1.767		2.836		4.60			

CLASS 2835		BRUSH OR BROOM ASSEMBLY							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,228,415	0	0	1	418	0	9,078	9,496	0.77
7/08 through 6/09	1,311,753	0	0	0	0	0	6,235	6,235	0.48
7/09 through 6/10	1,183,088	0	0	0	0	0	8,066	8,066	0.68
7/10 through 6/11	1,334,504	0	0	2	16,136	0	44,943	61,079	4.58
7/11 through 6/12	1,385,231	0	0	0	0	0	17,679	17,679	1.28
5 YR. TOTAL	6,442,991	0	0	3	16,554	0	86,001	102,555	1.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.257	14%	1.335	1.59			
Pure Premium Indicated by National Relativity		34%	1.188	35%	1.289	2.48			
Pure Premium Present on Rate Level		56%	0.896	51%	1.362	2.26			
Pure Premium Derived by Formula		0.931		1.333		2.26			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2836		BRUSH OR BROOM MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	974,734	0	0	0	0	0	626	626	0.06
7/08 through 6/09	843,922	0	0	0	0	0	2,277	2,277	0.27
7/09 through 6/10	233,849	0	0	0	0	0	0	0	0.00
7/10 through 6/11	130,699	0	0	0	0	0	2,636	2,636	2.02
7/11 through 6/12	153,798	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,337,002	0	0	0	0	0	5,539	5,539	0.24
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	9%	0.237			0.24	
Pure Premium Indicated by National Relativity		28%	0.468	29%	1.247			1.72	
Pure Premium Present on Rate Level		66%	0.734	62%	1.425			2.16	
Pure Premium Derived by Formula		0.615		1.266				1.88	

CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,945,337	0	0	2	2,402	0	24,512	26,914	0.68
7/08 through 6/09	2,535,967	2	6,665	3	22,766	13,421	31,626	74,478	2.94
7/09 through 6/10	2,450,442	0	0	3	67,918	0	42,618	110,536	4.51
7/10 through 6/11	2,939,374	3	18,963	0	0	23,830	4,164	46,957	1.60
7/11 through 6/12	2,716,181	0	0	2	98,343	0	130,360	228,703	8.42
5 YR. TOTAL	14,587,301	5	25,628	10	191,429	37,251	233,280	487,588	3.34
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	1.488	22%	1.855			3.34	
Pure Premium Indicated by National Relativity		42%	1.128	39%	2.034			3.16	
Pure Premium Present on Rate Level		42%	1.271	39%	2.080			3.35	
Pure Premium Derived by Formula		1.246		2.013				3.26	

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,726,819	0	0	7	55,324	0	86,127	141,451	1.45
7/08 through 6/09	8,684,870	0	0	2	16,896	0	31,868	48,764	0.56
7/09 through 6/10	7,862,252	2	55,041	2	9,463	45,734	27,379	137,617	1.75
7/10 through 6/11	8,254,697	0	0	10	121,780	0	179,938	301,718	3.66
7/11 through 6/12	8,941,233	1	18,137	5	92,060	24,607	135,183	269,987	3.02
5 YR. TOTAL	43,469,871	3	73,178	26	295,523	70,341	460,495	899,537	2.07
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.848	29%	1.221			2.07	
Pure Premium Indicated by National Relativity		39%	0.860	35%	1.432			2.29	
Pure Premium Present on Rate Level		39%	0.923	36%	1.345			2.27	
Pure Premium Derived by Formula		0.882		1.339				2.22	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	113,169,365	8	338,298	76	804,872	689,249	1,753,410	3,585,829	3.17
7/08 through 6/09	83,458,114	7	149,539	35	380,423	225,489	807,800	1,563,251	1.87
7/09 through 6/10	85,118,149	8	927,421	49	730,766	1,288,629	1,377,142	4,323,958	5.08
7/10 through 6/11	91,120,096	7	172,215	47	732,038	156,050	1,154,317	2,214,620	2.43
7/11 through 6/12	89,668,307	8	640,423	36	718,650	590,671	1,195,625	3,145,369	3.51
5 YR. TOTAL	462,534,031	38	2,227,896	243	3,366,749	2,950,088	6,288,294	14,833,027	3.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		64%	1.210		87%	1.997		3.21	
Pure Premium Indicated by National Relativity		18%	1.247		6%	2.020		3.27	
Pure Premium Present on Rate Level		18%	1.225		7%	1.948		3.17	
Pure Premium Derived by Formula			1.219			1.995		3.21	

CLASS 2913		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	84,679	0	0	1	1,431	0	10,957	12,388	14.63
7/08 through 6/09	98,304	0	0	0	0	0	253	253	0.26
7/09 through 6/10	70,000	0	0	0	0	0	0	0	0.00
7/10 through 6/11	41,700	0	0	0	0	0	0	0	0.00
7/11 through 6/12	33,835	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	328,518	0	0	1	1,431	0	11,210	12,641	3.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		4%	0.436		5%	3.412		3.85	
Pure Premium Indicated by National Relativity		11%	0.096		12%	0.992		1.09	
Pure Premium Present on Rate Level		85%	1.200		83%	2.018		3.22	
Pure Premium Derived by Formula			1.048			1.965		3.01	

CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	199,019	0	0	0	0	0	307	307	0.15
7/08 through 6/09	199,090	0	0	0	0	0	21	21	0.01
7/09 through 6/10	245,459	1	8,896	0	0	12,546	0	21,442	8.74
7/10 through 6/11	215,018	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	858,586	1	8,896	0	0	12,546	328	21,770	2.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	1.036		6%	1.499		2.54	
Pure Premium Indicated by National Relativity		47%	0.972		47%	1.269		2.24	
Pure Premium Present on Rate Level		48%	1.091		47%	1.574		2.67	
Pure Premium Derived by Formula			1.032			1.426		2.46	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,367,388	0	0	0	0	0	2,520	2,520	0.18
7/08 through 6/09	1,506,337	0	0	1	34,855	0	18,133	52,988	3.52
7/09 through 6/10	1,262,655	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,305,875	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,574,012	0	0	1	20,268	0	50,142	70,410	4.47
5 YR. TOTAL	7,016,267	0	0	2	55,123	0	70,795	125,918	1.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.786	15%	1.009	1.80			
Pure Premium Indicated by National Relativity		44%	1.211	42%	1.802	3.01			
Pure Premium Present on Rate Level		44%	1.259	43%	1.599	2.86			
Pure Premium Derived by Formula		1.181		1.596		2.78			

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,776,673	0	0	0	0	0	597	597	0.02
7/08 through 6/09	784,177	0	0	0	0	0	0	0	0.00
7/09 through 6/10	687,558	0	0	0	0	0	0	0	0.00
7/10 through 6/11	659,956	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,101,622	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,009,986	0	0	0	0	0	597	597	0.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	12%	0.010	0.01			
Pure Premium Indicated by National Relativity		37%	0.619	39%	1.168	1.79			
Pure Premium Present on Rate Level		54%	0.714	49%	1.062	1.78			
Pure Premium Derived by Formula		0.615		0.977		1.59			

CLASS 2942		PENCIL, PENHOLDER OR CRAYON MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	0.818	16%	1.740	2.56			
Pure Premium Present on Rate Level		85%	2.376	84%	2.199	4.58			
Pure Premium Derived by Formula		2.142		2.126		4.27			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,719,354	0	0	4	7,790	0	33,593	41,383	2.41
7/08 through 6/09	1,630,109	0	0	5	58,742	0	108,654	167,396	10.27
7/09 through 6/10	2,134,237	2	78,884	3	34,421	386,510	40,458	540,273	25.32
7/10 through 6/11	2,186,801	2	59,377	5	87,629	159,318	191,388	497,712	22.76
7/11 through 6/12	2,889,966	0	0	3	53,876	0	75,838	129,714	4.49
5 YR. TOTAL	10,560,467	4	138,261	20	242,458	545,828	449,931	1,376,478	13.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	3.605	26%	9.429	13.03			
Pure Premium Indicated by National Relativity		41%	1.650	37%	2.257	3.91			
Pure Premium Present on Rate Level		42%	1.904	37%	4.188	6.09			
Pure Premium Derived by Formula		2.089		4.836		6.93			

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,288,346	0	0	4	39,680	0	74,883	114,563	1.57
7/08 through 6/09	9,209,853	1	29,987	5	52,204	15,188	117,316	214,695	2.33
7/09 through 6/10	9,690,247	0	0	3	51,259	0	145,846	197,105	2.03
7/10 through 6/11	11,320,037	1	29,925	3	22,641	3,698	58,424	114,688	1.01
7/11 through 6/12	8,850,652	1	3,369	4	52,755	3,146	138,806	198,076	2.24
5 YR. TOTAL	46,359,135	3	63,281	19	218,539	22,032	535,275	839,127	1.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.608	29%	1.202	1.81			
Pure Premium Indicated by National Relativity		39%	1.032	35%	1.251	2.28			
Pure Premium Present on Rate Level		39%	0.834	36%	1.226	2.06			
Pure Premium Derived by Formula		0.862		1.228		2.09			

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,779,345	1	13,548	0	0	12,180	6,644	32,372	1.82
7/08 through 6/09	1,349,649	0	0	2	12,118	0	13,051	25,169	1.87
7/09 through 6/10	1,379,755	0	0	0	0	0	22,040	22,040	1.60
7/10 through 6/11	1,542,780	0	0	4	32,669	0	77,189	109,858	7.12
7/11 through 6/12	2,323,748	2	110,226	4	109,062	169,123	67,851	456,262	19.64
5 YR. TOTAL	8,375,277	3	123,774	10	153,849	181,303	186,775	645,701	7.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	3.315	17%	4.395	7.71			
Pure Premium Indicated by National Relativity		43%	0.934	41%	1.579	2.51			
Pure Premium Present on Rate Level		44%	1.274	42%	1.845	3.12			
Pure Premium Derived by Formula		1.393		2.169		3.56			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	110,776	0	0	0	0	0	0	0	0.00
7/08 through 6/09	253,870	0	0	0	0	0	3,208	3,208	1.26
7/09 through 6/10	6,886,180	0	0	5	51,076	0	98,395	149,471	2.17
7/10 through 6/11	8,857,924	2	138,016	3	41,039	206,804	130,545	516,404	5.83
7/11 through 6/12	9,447,597	0	0	4	64,354	0	85,012	149,366	1.58
5 YR. TOTAL	25,556,347	2	138,016	12	156,469	206,804	317,160	818,449	3.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.152	27%	2.050	3.20			
Pure Premium Indicated by National Relativity		39%	1.402	36%	2.087	3.49			
Pure Premium Present on Rate Level		40%	1.276	37%	1.936	3.21			
Pure Premium Derived by Formula			1.299		2.021	3.32			

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	170,715	0	0	0	0	0	0	0	0.00
7/08 through 6/09	55,846	0	0	0	0	0	0	0	0.00
7/09 through 6/10	389,664	0	0	0	0	0	1,811	1,811	0.47
7/10 through 6/11	1,142,581	0	0	0	0	0	279	279	0.02
7/11 through 6/12	1,497,926	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,256,732	0	0	0	0	0	2,090	2,090	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	10%	0.064	0.06			
Pure Premium Indicated by National Relativity		46%	1.122	45%	1.480	2.60			
Pure Premium Present on Rate Level		46%	1.093	45%	1.359	2.45			
Pure Premium Derived by Formula			1.019		1.284	2.30			

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,125,679	1	14,671	11	106,457	9,409	163,315	293,852	3.62
7/08 through 6/09	5,898,416	2	113,997	5	130,820	145,766	209,166	599,749	10.17
7/09 through 6/10	29,015,643	1	3,810	30	564,576	3,389	660,207	1,231,982	4.25
7/10 through 6/11	46,938,751	2	286,679	33	649,892	236,901	1,078,724	2,252,196	4.80
7/11 through 6/12	43,326,425	5	344,932	20	265,770	290,567	393,112	1,294,381	2.99
5 YR. TOTAL	133,304,914	11	764,089	99	1,717,515	686,032	2,504,524	5,672,160	4.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.862	58%	2.393	4.26			
Pure Premium Indicated by National Relativity		28%	0.919	21%	1.594	2.51			
Pure Premium Present on Rate Level		28%	1.643	21%	2.439	4.08			
Pure Premium Derived by Formula			1.537		2.235	3.77			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	53,279,213	7	173,000	53	615,923	905,667	1,187,381	2,881,971	5.41
7/08 through 6/09	44,391,846	13	295,156	27	642,864	471,688	1,200,000	2,609,708	5.88
7/09 through 6/10	49,068,535	9	375,111	41	727,633	620,849	1,257,680	2,981,273	6.08
7/10 through 6/11	53,442,782	7	356,058	45	797,778	352,088	1,215,544	2,721,468	5.09
7/11 through 6/12	56,150,848	8	351,817	42	586,245	447,435	872,184	2,257,681	4.02
5 YR. TOTAL	256,333,224	44	1,551,142	208	3,370,443	2,797,727	5,732,789	13,452,101	5.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		64%	1.920	88%	3.328			5.25	
Pure Premium Indicated by National Relativity		18%	1.874	6%	2.912			4.79	
Pure Premium Present on Rate Level		18%	2.204	6%	3.574			5.78	
Pure Premium Derived by Formula			1.963		3.318			5.28	

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	26,825,951	9	417,686	39	631,736	394,680	762,220	2,206,322	8.23
7/08 through 6/09	21,117,253	5	138,192	23	623,635	152,623	854,254	1,768,704	8.38
7/09 through 6/10	20,787,189	5	299,499	21	494,788	241,084	695,042	1,730,413	8.32
7/10 through 6/11	24,842,514	2	75,273	18	329,907	45,659	504,502	955,341	3.85
7/11 through 6/12	23,374,714	2	234,428	21	270,984	292,232	692,446	1,490,090	6.38
5 YR. TOTAL	116,947,621	23	1,165,078	122	2,351,050	1,126,278	3,508,464	8,150,870	6.97
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	3.007	67%	3.963			6.97	
Pure Premium Indicated by National Relativity		24%	1.883	16%	2.868			4.75	
Pure Premium Present on Rate Level		24%	2.805	17%	3.954			6.76	
Pure Premium Derived by Formula			2.689		3.786			6.48	

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,450,441	0	0	0	0	0	4,359	4,359	0.30
7/08 through 6/09	997,943	0	0	1	29,421	0	52,922	82,343	8.25
7/09 through 6/10	875,448	0	0	0	0	0	5,391	5,391	0.62
7/10 through 6/11	877,377	0	0	0	0	0	2,327	2,327	0.27
7/11 through 6/12	1,234,142	0	0	1	53,755	0	122,705	176,460	14.30
5 YR. TOTAL	5,435,351	0	0	2	83,176	0	187,704	270,880	4.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.530	15%	3.453			4.98	
Pure Premium Indicated by National Relativity		44%	1.636	42%	2.496			4.13	
Pure Premium Present on Rate Level		45%	1.358	43%	2.034			3.39	
Pure Premium Derived by Formula			1.499		2.441			3.94	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,973,863	0	0	0	0	0	14,603	14,603	0.37
7/08 through 6/09	2,948,499	1	348,349	1	4,244	0	16,809	369,402	12.53
7/09 through 6/10	2,037,413	0	0	2	320,052	0	237,368	557,420	27.36
7/10 through 6/11	1,042,885	0	0	0	0	0	2,445	2,445	0.23
7/11 through 6/12	282,404	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,285,064	1	348,349	3	324,296	0	271,225	943,870	9.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	6.540	19%	2.637	9.18			
Pure Premium Indicated by National Relativity		41%	1.764	40%	2.598	4.36			
Pure Premium Present on Rate Level		42%	2.013	41%	1.860	3.87			
Pure Premium Derived by Formula			2.681		2.303	4.98			

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,831,304	3	334,275	7	119,105	414,143	196,825	1,064,348	9.83
7/08 through 6/09	9,847,265	0	0	9	137,629	0	250,120	387,749	3.94
7/09 through 6/10	9,199,802	0	0	1	46,372	0	68,606	114,978	1.25
7/10 through 6/11	8,799,390	1	5,367	5	81,049	3,991	159,624	250,031	2.84
7/11 through 6/12	9,847,902	0	0	4	84,515	0	134,309	218,824	2.22
5 YR. TOTAL	48,525,663	4	339,642	26	468,670	418,134	809,484	2,035,930	4.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.666	40%	2.530	4.20			
Pure Premium Indicated by National Relativity		35%	1.699	30%	2.878	4.58			
Pure Premium Present on Rate Level		35%	1.682	30%	2.671	4.35			
Pure Premium Derived by Formula			1.683		2.677	4.36			

CLASS 3069 + +		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	23,676,916	0	0	13	304,291	0	384,664	688,955	2.91
7/08 through 6/09	26,643,975	0	0	7	246,111	0	336,733	582,844	2.19
7/09 through 6/10	29,923,690	5	355,790	16	216,353	536,359	421,722	1,530,224	5.11
7/10 through 6/11	33,273,670	2	55,020	18	233,048	52,063	525,080	865,211	2.60
7/11 through 6/12	35,661,040	3	59,279	30	694,647	24,920	968,585	1,747,431	4.90
5 YR. TOTAL	149,179,291	10	470,089	84	1,694,450	613,342	2,636,784	5,414,665	3.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.451	56%	2.179	3.63			
Pure Premium Indicated by National Relativity		29%	1.235	22%	2.018	3.25			
Pure Premium Present on Rate Level		29%	1.312	22%	1.948	3.26			
Pure Premium Derived by Formula			1.348		2.093	3.44			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3076 ++		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	371,584,771	31	941,077	221	2,378,940	1,307,692	4,193,578	8,821,287	2.37
7/08 through 6/09	292,002,615	16	208,955	136	1,591,036	242,990	3,192,923	5,235,904	1.79
7/09 through 6/10	280,912,119	21	493,670	133	1,292,388	688,837	2,972,557	5,447,452	1.94
7/10 through 6/11	325,268,186	17	509,050	130	1,618,370	537,448	3,696,642	6,361,510	1.96
7/11 through 6/12	353,723,969	27	635,256	150	2,136,541	573,705	4,098,407	7,443,909	2.11
5 YR. TOTAL	1,623,491,660	112	2,788,008	770	9,017,275	3,350,672	18,154,107	33,310,062	2.05
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		90%	0.727	100%	1.325			2.05	
Pure Premium Indicated by National Relativity		5%	0.985	0%	1.733			2.72	
Pure Premium Present on Rate Level		5%	0.796	0%	1.449			2.25	
Pure Premium Derived by Formula			0.743		1.325			2.07	

CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,144,934	6	118,207	13	82,647	91,970	184,814	477,638	3.93
7/08 through 6/09	8,499,016	1	33,861	6	94,100	32,098	123,017	283,076	3.33
7/09 through 6/10	11,363,570	1	24,752	6	51,797	23,497	106,003	206,049	1.81
7/10 through 6/11	8,320,147	1	6,455	2	13,169	1,477	46,124	67,225	0.81
7/11 through 6/12	12,108,855	2	72,851	7	77,844	22,047	117,982	290,724	2.40
5 YR. TOTAL	52,436,522	11	256,126	34	319,557	171,089	577,940	1,324,712	2.53
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.098	38%	1.428			2.53	
Pure Premium Indicated by National Relativity		34%	1.870	31%	2.898			4.77	
Pure Premium Present on Rate Level		35%	1.672	31%	2.123			3.80	
Pure Premium Derived by Formula			1.561		2.099			3.66	

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,477,443	0	0	3	7,001	0	52,229	59,230	1.70
7/08 through 6/09	2,957,122	1	150	1	35,186	5,949	47,214	88,499	2.99
7/09 through 6/10	2,997,886	0	0	2	40,918	0	97,120	138,038	4.61
7/10 through 6/11	3,788,684	0	0	2	39,143	0	144,868	184,011	4.86
7/11 through 6/12	4,386,101	0	0	8	73,578	0	176,132	249,710	5.69
5 YR. TOTAL	17,607,236	1	150	16	195,826	5,949	517,563	719,488	4.09
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.113	29%	2.973			4.09	
Pure Premium Indicated by National Relativity		39%	0.996	35%	1.906			2.90	
Pure Premium Present on Rate Level		40%	1.907	36%	3.292			5.20	
Pure Premium Derived by Formula			1.385		2.714			4.10	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	47,532,197	11	313,075	47	678,599	529,452	1,387,730	2,908,856	6.12
7/08 through 6/09	39,022,726	4	557,097	19	223,271	510,052	482,688	1,773,108	4.54
7/09 through 6/10	40,899,887	7	1,156,673	27	786,873	733,214	888,028	3,564,788	8.72
7/10 through 6/11	8,796,484	1	8,801	12	64,504	2,715	207,404	283,424	3.22
7/11 through 6/12	9,179,237	2	55,098	18	105,085	37,309	176,119	373,611	4.07
5 YR. TOTAL	145,430,531	25	2,090,744	123	1,858,332	1,812,742	3,141,969	8,903,787	6.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.715	65%	3.407	6.12			
Pure Premium Indicated by National Relativity		26%	1.537	17%	2.378	3.92			
Pure Premium Present on Rate Level		26%	1.833	18%	2.954	4.79			
Pure Premium Derived by Formula		2.179		3.151		5.33			

CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,156,402	0	0	1	32,718	0	74,075	106,793	1.73
7/08 through 6/09	5,001,238	0	0	2	4,066	0	17,898	21,964	0.44
7/09 through 6/10	5,915,699	0	0	5	105,219	0	220,351	325,570	5.50
7/10 through 6/11	5,991,934	0	0	3	82,870	0	197,896	280,766	4.69
7/11 through 6/12	6,819,568	0	0	3	58,291	0	688,075	746,366	10.95
5 YR. TOTAL	29,884,841	0	0	14	283,164	0	1,198,295	1,481,459	4.96
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.948	31%	4.010	4.96			
Pure Premium Indicated by National Relativity		38%	1.580	34%	2.314	3.89			
Pure Premium Present on Rate Level		39%	1.477	35%	2.282	3.76			
Pure Premium Derived by Formula		1.394		2.829		4.22			

CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	108,491	0	0	0	0	0	0	0	0.00
7/08 through 6/09	86,395	0	0	0	0	0	0	0	0.00
7/09 through 6/10	70,061	0	0	0	0	0	0	0	0.00
7/10 through 6/11	62,247	0	0	0	0	0	0	0	0.00
7/11 through 6/12	55,804	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	382,998	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	0.835	48%	1.480	2.32			
Pure Premium Present on Rate Level		49%	0.787	48%	1.262	2.05			
Pure Premium Derived by Formula		0.786		1.316		2.10			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	129,371,168	8	747,953	44	490,104	709,430	984,462	2,931,949	2.27
7/08 through 6/09	114,200,133	5	388,278	35	455,838	280,980	1,145,578	2,270,674	1.99
7/09 through 6/10	114,186,425	7	316,052	21	316,150	383,222	656,651	1,672,075	1.47
7/10 through 6/11	126,362,366	4	145,374	36	466,548	80,620	806,383	1,498,925	1.19
7/11 through 6/12	134,719,361	4	102,816	45	663,104	79,529	1,246,646	2,092,095	1.55
5 YR. TOTAL	618,839,453	28	1,700,473	181	2,391,744	1,533,781	4,839,720	10,465,718	1.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	0.661	79%	1.030			1.69	
Pure Premium Indicated by National Relativity		20%	0.650	10%	1.092			1.74	
Pure Premium Present on Rate Level		21%	0.726	11%	1.153			1.88	
Pure Premium Derived by Formula		0.672				1.050		1.72	

CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,431,901	0	0	4	22,386	0	28,895	51,281	1.49
7/08 through 6/09	3,004,071	0	0	2	5,729	0	8,972	14,701	0.49
7/09 through 6/10	3,343,265	0	0	3	21,715	0	62,575	84,290	2.52
7/10 through 6/11	3,419,587	0	0	4	47,459	0	100,802	148,261	4.34
7/11 through 6/12	3,514,067	0	0	1	31,606	0	43,340	74,946	2.13
5 YR. TOTAL	16,712,891	0	0	14	128,895	0	244,584	373,479	2.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.771	20%	1.463			2.23	
Pure Premium Indicated by National Relativity		42%	1.002	40%	1.297			2.30	
Pure Premium Present on Rate Level		43%	0.921	40%	1.357			2.28	
Pure Premium Derived by Formula		0.933				1.354		2.29	

CLASS 3118		SAW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	786,225	0	0	2	20,908	0	7,095	28,003	3.56
7/08 through 6/09	502,561	0	0	0	0	0	0	0	0.00
7/09 through 6/10	530,077	0	0	2	19,644	0	41,339	60,983	11.51
7/10 through 6/11	668,612	0	0	0	0	0	1,532	1,532	0.23
7/11 through 6/12	588,450	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,075,925	0	0	4	40,552	0	49,966	90,518	2.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	1.318	9%	1.624			2.94	
Pure Premium Indicated by National Relativity		43%	0.603	45%	0.969			1.57	
Pure Premium Present on Rate Level		50%	0.785	46%	1.059			1.84	
Pure Premium Derived by Formula		0.744				1.069		1.81	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3119		NEEDLE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	478,308	0	0	2	17,618	0	32,396	50,014	10.46
7/08 through 6/09	511,998	0	0	0	0	0	0	0	0.00
7/09 through 6/10	494,169	0	0	0	0	0	0	0	0.00
7/10 through 6/11	492,416	1	17,621	0	0	18,797	4,954	41,372	8.40
7/11 through 6/12	757,287	0	0	1	3,634	0	9,757	13,391	1.77
5 YR. TOTAL	2,734,178	1	17,621	3	21,252	18,797	47,107	104,777	3.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.422	9%	2.410	3.83			
Pure Premium Indicated by National Relativity		19%	0.182	20%	0.490	0.67			
Pure Premium Present on Rate Level		73%	0.962	71%	1.270	2.23			
Pure Premium Derived by Formula		0.851		1.217		2.07			

CLASS 3122		CUTLERY MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	30,202	0	0	0	0	0	0	0	0.00
7/11 through 6/12	7,520	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	37,722	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	0.258	29%	0.724	0.98			
Pure Premium Present on Rate Level		71%	0.581	69%	1.237	1.82			
Pure Premium Derived by Formula		0.485		1.063		1.55			

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,797,452	0	0	5	20,910	0	70,429	91,339	1.90
7/08 through 6/09	5,397,047	0	0	1	7,643	0	7,578	15,221	0.28
7/09 through 6/10	6,238,251	0	0	0	0	0	1,870	1,870	0.03
7/10 through 6/11	5,750,079	0	0	3	15,961	0	16,169	32,130	0.56
7/11 through 6/12	6,636,294	0	0	0	0	0	2,344	2,344	0.04
5 YR. TOTAL	28,819,123	0	0	9	44,514	0	98,390	142,904	0.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.154	23%	0.341	0.50			
Pure Premium Indicated by National Relativity		41%	0.717	38%	1.119	1.84			
Pure Premium Present on Rate Level		41%	0.793	39%	1.098	1.89			
Pure Premium Derived by Formula		0.647		0.932		1.58			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3131		BUTTON OR FASTENER MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	78,008	0	0	0	0	0	0	0	0.00
7/08 through 6/09	56,863	0	0	0	0	0	0	0	0.00
7/09 through 6/10	22,156	0	0	0	0	0	0	0	0.00
7/10 through 6/11	5,888	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	162,915	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		40%	0.459	43%	0.921	1.38			
Pure Premium Present on Rate Level		58%	0.480	54%	0.869	1.35			
Pure Premium Derived by Formula			0.462		0.865	1.33			

CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,488,477	1	46,998	2	39,197	45,951	43,168	175,314	11.78
7/08 through 6/09	1,149,733	0	0	0	0	0	5,533	5,533	0.48
7/09 through 6/10	952,202	0	0	0	0	0	3,706	3,706	0.39
7/10 through 6/11	855,922	0	0	1	3,697	0	9,775	13,472	1.57
7/11 through 6/12	961,064	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,407,398	1	46,998	3	42,894	45,951	62,182	198,025	3.66
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.662	15%	2.000	3.66			
Pure Premium Indicated by National Relativity		44%	0.938	42%	1.880	2.82			
Pure Premium Present on Rate Level		45%	1.263	43%	1.939	3.20			
Pure Premium Derived by Formula			1.164		1.923	3.09			

CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,577,135	0	0	8	82,303	0	146,900	229,203	1.82
7/08 through 6/09	9,427,502	0	0	5	25,865	0	56,711	82,576	0.88
7/09 through 6/10	9,499,776	0	0	5	12,865	0	60,055	72,920	0.77
7/10 through 6/11	10,548,455	2	36,767	7	82,742	46,469	151,510	317,488	3.01
7/11 through 6/12	12,145,269	3	126,613	7	93,259	101,805	163,937	485,614	4.00
5 YR. TOTAL	54,198,137	5	163,380	32	297,034	148,274	579,113	1,187,801	2.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.850	32%	1.342	2.19			
Pure Premium Indicated by National Relativity		38%	0.865	34%	1.340	2.21			
Pure Premium Present on Rate Level		38%	0.863	34%	1.337	2.20			
Pure Premium Derived by Formula			0.861		1.340	2.20			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,564,919	0	0	2	13,372	0	54,371	67,743	0.79
7/08 through 6/09	6,194,934	1	41,407	3	2,457	7,631	21,385	72,880	1.18
7/09 through 6/10	11,920,754	1	31,406	9	156,727	115,943	614,606	918,682	7.71
7/10 through 6/11	12,522,870	0	0	8	34,548	0	108,546	143,094	1.14
7/11 through 6/12	12,459,689	0	0	3	56,293	0	98,268	154,561	1.24
5 YR. TOTAL	51,663,166	2	72,813	25	263,397	123,574	897,176	1,356,960	2.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.651	34%	1.976	2.63			
Pure Premium Indicated by National Relativity		38%	0.732	33%	1.292	2.02			
Pure Premium Present on Rate Level		39%	0.825	33%	1.644	2.47			
Pure Premium Derived by Formula		0.750		1.641		2.39			

CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,808,086	0	0	1	26,575	0	39,036	65,611	1.37
7/08 through 6/09	3,547,745	0	0	3	15,869	0	19,449	35,318	1.00
7/09 through 6/10	3,238,698	0	0	1	9,536	0	53,836	63,372	1.96
7/10 through 6/11	3,830,359	0	0	1	51,709	0	69,633	121,342	3.17
7/11 through 6/12	9,010,166	0	0	0	0	0	1,376	1,376	0.02
5 YR. TOTAL	24,435,054	0	0	6	103,689	0	183,330	287,019	1.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.424	26%	0.750	1.17			
Pure Premium Indicated by National Relativity		40%	0.931	37%	1.525	2.46			
Pure Premium Present on Rate Level		41%	1.066	37%	1.757	2.82			
Pure Premium Derived by Formula		0.890		1.409		2.30			

CLASS 3175		RADIATOR OR HEATER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	822,412	0	0	0	0	0	10,751	10,751	1.31
7/08 through 6/09	285,231	1	418	2	6,798	3,091	67,101	77,408	27.14
7/09 through 6/10	608,142	0	0	1	10,836	0	61,131	71,967	11.83
7/10 through 6/11	1,177,282	1	2,588	0	0	0	71	2,659	0.23
7/11 through 6/12	289,794	0	0	1	2,372	0	4,594	6,966	2.40
5 YR. TOTAL	3,182,861	2	3,006	4	20,006	3,091	143,648	169,751	5.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.723	12%	4.610	5.33			
Pure Premium Indicated by National Relativity		23%	1.517	24%	2.600	4.12			
Pure Premium Present on Rate Level		68%	1.147	64%	2.116	3.26			
Pure Premium Derived by Formula		1.194		2.531		3.73			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	172,071,023	28	909,577	73	864,669	496,598	1,329,604	3,600,448	2.09
7/08 through 6/09	148,598,600	19	650,304	95	1,564,307	928,545	1,934,895	5,078,051	3.42
7/09 through 6/10	153,040,792	15	365,321	83	1,549,364	283,142	2,095,781	4,293,608	2.81
7/10 through 6/11	182,254,809	14	326,430	83	1,290,163	394,336	2,345,144	4,356,073	2.39
7/11 through 6/12	165,682,786	11	370,592	57	806,889	217,379	1,509,767	2,904,627	1.75
5 YR. TOTAL	821,648,010	87	2,622,224	391	6,075,392	2,320,000	9,215,191	20,232,807	2.46
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		78%	1.059	98%	1.404			2.46	
Pure Premium Indicated by National Relativity		11%	0.708	1%	1.119			1.83	
Pure Premium Present on Rate Level		11%	1.098	1%	1.447			2.55	
Pure Premium Derived by Formula		1.025		1.402				2.43	

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	13,387,826	3	78,367	3	19,384	24,078	42,953	164,782	1.23
7/08 through 6/09	11,700,849	0	0	2	32,275	0	48,332	80,607	0.69
7/09 through 6/10	11,360,275	0	0	1	2,664	0	7,770	10,434	0.09
7/10 through 6/11	12,594,140	2	8,992	1	48,009	8,065	60,546	125,612	1.00
7/11 through 6/12	12,414,046	0	0	4	126,471	0	148,439	274,910	2.22
5 YR. TOTAL	61,457,136	5	87,359	11	228,803	32,143	308,040	656,345	1.07
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.514	30%	0.554			1.07	
Pure Premium Indicated by National Relativity		39%	0.695	35%	1.267			1.96	
Pure Premium Present on Rate Level		39%	0.656	35%	1.006			1.66	
Pure Premium Derived by Formula		0.640		0.962				1.60	

CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,916,369	0	0	5	48,350	0	57,575	105,925	1.19
7/08 through 6/09	11,955,296	0	0	8	70,300	0	135,321	205,621	1.72
7/09 through 6/10	14,886,118	2	18,126	16	120,534	52,944	217,862	409,466	2.75
7/10 through 6/11	16,440,221	2	26,338	11	83,059	18,837	156,483	284,717	1.73
7/11 through 6/12	17,286,783	0	0	12	105,294	0	169,369	274,663	1.59
5 YR. TOTAL	69,484,787	4	44,464	52	427,537	71,781	736,610	1,280,392	1.84
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.679	33%	1.163			1.84	
Pure Premium Indicated by National Relativity		38%	0.532	33%	0.869			1.40	
Pure Premium Present on Rate Level		38%	0.715	34%	1.108			1.82	
Pure Premium Derived by Formula		0.637		1.047				1.68	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	18,455,168	0	0	4	239,703	0	219,124	458,827	2.49
7/08 through 6/09	28,406,681	2	55,584	7	80,136	67,535	146,008	349,263	1.23
7/09 through 6/10	21,786,753	4	134,074	7	75,703	125,510	139,154	474,441	2.18
7/10 through 6/11	21,149,434	3	102,843	3	86,518	95,218	87,890	372,469	1.76
7/11 through 6/12	21,627,791	1	219,738	6	54,487	190,234	121,104	585,563	2.71
5 YR. TOTAL	111,425,827	10	512,239	27	536,547	478,497	713,280	2,240,563	2.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.941	37%	1.070	2.01			
Pure Premium Indicated by National Relativity		34%	0.514	31%	0.748	1.26			
Pure Premium Present on Rate Level		35%	0.787	32%	0.964	1.75			
Pure Premium Derived by Formula		0.742		0.936		1.68			

CLASS 3223		LAMP OR PORTABLE LANTERN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,933,362	0	0	7	91,031	0	247,986	339,017	3.80
7/08 through 6/09	7,428,603	4	30,051	6	74,982	98,679	180,901	384,613	5.18
7/09 through 6/10	7,604,544	1	2,872	6	57,187	6,673	149,253	215,985	2.84
7/10 through 6/11	7,901,669	3	127,029	8	113,126	168,249	263,114	671,518	8.50
7/11 through 6/12	8,186,532	4	268,202	10	58,314	495,198	262,816	1,084,530	13.25
5 YR. TOTAL	40,054,710	12	428,154	37	394,640	768,799	1,104,070	2,695,663	6.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	2.054	37%	4.676	6.73			
Pure Premium Indicated by National Relativity		13%	0.327	14%	0.645	0.97			
Pure Premium Present on Rate Level		64%	1.054	49%	2.642	3.70			
Pure Premium Derived by Formula		1.189		3.115		4.30			

CLASS 3224		ENAMEL WARE MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,962	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,962	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	2.370	25%	1.533	3.90			
Pure Premium Present on Rate Level		76%	1.198	74%	1.453	2.65			
Pure Premium Derived by Formula		1.479		1.458		2.94			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	11,467,648	4	93,811	2	362	106,156	36,942	237,271	2.07
7/08 through 6/09	10,656,556	5	74,340	4	11,017	179,031	56,637	321,025	3.01
7/09 through 6/10	11,127,956	4	125,703	7	38,667	166,806	83,154	414,330	3.72
7/10 through 6/11	12,230,990	3	56,580	4	15,901	72,689	59,748	204,918	1.68
7/11 through 6/12	8,816,628	5	74,610	7	48,536	112,437	76,161	311,744	3.54
5 YR. TOTAL	54,299,778	21	425,044	24	114,483	637,119	312,642	1,489,288	2.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.994	34%	1.749	2.74			
Pure Premium Indicated by National Relativity		37%	1.114	33%	1.306	2.42			
Pure Premium Present on Rate Level		37%	1.067	33%	1.570	2.64			
Pure Premium Derived by Formula		1.065		1.544		2.61			

CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	14,121,295	2	37,560	6	27,130	21,451	28,025	114,166	0.81
7/08 through 6/09	9,632,400	0	0	0	0	0	8,226	8,226	0.09
7/09 through 6/10	8,860,633	0	0	3	94,855	0	71,033	165,888	1.87
7/10 through 6/11	8,334,813	0	0	0	0	0	3,649	3,649	0.04
7/11 through 6/12	257,877	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	41,207,018	2	37,560	9	121,985	21,451	110,933	291,929	0.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.387	26%	0.321	0.71			
Pure Premium Indicated by National Relativity		26%	0.956	28%	1.917	2.87			
Pure Premium Present on Rate Level		55%	0.660	46%	1.040	1.70			
Pure Premium Derived by Formula		0.685		1.099		1.78			

CLASS 3241		WIRE DRAWING-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	30,301,794	1	23,246	23	193,256	50,013	348,173	614,688	2.03
7/08 through 6/09	22,985,747	3	257,849	14	488,255	288,797	510,953	1,545,854	6.73
7/09 through 6/10	26,835,245	2	36,910	14	289,835	10,794	578,566	916,105	3.41
7/10 through 6/11	27,388,996	1	2,040	23	212,433	2,434	364,931	581,838	2.12
7/11 through 6/12	27,158,447	1	35,110	21	456,496	9,938	1,087,576	1,589,120	5.85
5 YR. TOTAL	134,670,229	8	355,155	95	1,640,275	361,976	2,890,199	5,247,605	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.482	51%	2.415	3.90			
Pure Premium Indicated by National Relativity		30%	0.997	24%	1.626	2.62			
Pure Premium Present on Rate Level		31%	1.163	25%	1.775	2.94			
Pure Premium Derived by Formula		1.238		2.066		3.30			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,887,394	1	15,402	2	101,272	42,058	61,738	220,470	4.51
7/08 through 6/09	3,809,711	0	0	1	6,709	0	6,987	13,696	0.36
7/09 through 6/10	3,319,584	0	0	1	24,576	0	45,435	70,011	2.11
7/10 through 6/11	162,008	0	0	0	0	0	1,989	1,989	1.23
7/11 through 6/12	163,852	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,342,549	1	15,402	4	132,557	42,058	116,149	306,166	2.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.199	15%	1.282	2.48			
Pure Premium Indicated by National Relativity		18%	0.540	19%	1.115	1.66			
Pure Premium Present on Rate Level		70%	0.656	66%	0.941	1.60			
Pure Premium Derived by Formula		0.700		1.025		1.73			

CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	30,948,583	6	405,990	16	80,649	964,320	136,592	1,587,551	5.13
7/08 through 6/09	25,303,357	2	8,171	16	108,053	754	214,244	331,222	1.31
7/09 through 6/10	28,090,466	2	22,801	16	83,654	8,551	311,975	426,981	1.52
7/10 through 6/11	30,401,018	4	72,500	16	249,748	71,555	481,844	875,647	2.88
7/11 through 6/12	30,007,543	1	3,923	16	210,834	24,090	423,193	662,040	2.21
5 YR. TOTAL	144,750,967	15	513,385	80	732,938	1,069,270	1,567,848	3,883,441	2.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.861	50%	1.822	2.68			
Pure Premium Indicated by National Relativity		31%	0.830	25%	1.506	2.34			
Pure Premium Present on Rate Level		32%	1.007	25%	1.581	2.59			
Pure Premium Derived by Formula		0.898		1.683		2.58			

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,099,952	2	84,720	5	17,306	214,472	42,586	359,084	5.89
7/08 through 6/09	4,996,103	2	145,553	4	38,363	145,346	23,395	352,657	7.06
7/09 through 6/10	5,639,904	0	0	4	465,728	0	519,188	984,916	17.46
7/10 through 6/11	7,060,924	2	51,513	6	54,854	79,966	400,644	586,977	8.31
7/11 through 6/12	8,705,052	2	25,717	9	98,253	37,103	206,219	367,292	4.22
5 YR. TOTAL	32,501,935	8	307,503	28	674,504	476,887	1,192,032	2,650,926	8.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	3.021	34%	5.135	8.16			
Pure Premium Indicated by National Relativity		39%	0.696	33%	1.289	1.99			
Pure Premium Present on Rate Level		39%	1.229	33%	2.585	3.81			
Pure Premium Derived by Formula		1.415		3.024		4.44			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	46,789,856	11	218,416	40	589,278	165,417	821,821	1,794,932	3.84
7/08 through 6/09	24,195,226	4	119,851	23	128,360	99,929	309,874	658,014	2.72
7/09 through 6/10	25,956,542	1	37,179	26	142,894	23,960	265,879	469,912	1.81
7/10 through 6/11	26,547,187	2	36,119	19	202,618	20,807	339,000	598,544	2.25
7/11 through 6/12	27,919,882	8	385,335	28	345,845	521,153	492,353	1,744,686	6.25
5 YR. TOTAL	151,408,693	26	796,900	136	1,408,995	831,266	2,228,927	5,266,088	3.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		45%	1.457		58%	2.021		3.48	
Pure Premium Indicated by National Relativity		27%	1.043		21%	2.432		3.48	
Pure Premium Present on Rate Level		28%	1.498		21%	2.150		3.65	
Pure Premium Derived by Formula			1.357			2.134		3.49	

CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,447,335	3	81,875	3	5,075	51,286	31,252	169,488	1.36
7/08 through 6/09	8,461,969	0	0	1	3,202	0	11,208	14,410	0.17
7/09 through 6/10	10,844,606	2	21,474	5	6,343	41,790	16,424	86,031	0.79
7/10 through 6/11	14,565,126	2	91,195	5	24,723	155,614	78,292	349,824	2.40
7/11 through 6/12	14,021,312	0	0	6	21,912	0	39,051	60,963	0.44
5 YR. TOTAL	60,340,348	7	194,544	20	61,255	248,690	176,227	680,716	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	0.424		31%	0.704		1.13	
Pure Premium Indicated by National Relativity		37%	1.534		34%	2.519		4.05	
Pure Premium Present on Rate Level		38%	0.869		35%	1.136		2.01	
Pure Premium Derived by Formula			1.004			1.472		2.48	

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,875,004	2	347,385	2	18,344	369,198	47,676	782,603	13.32
7/08 through 6/09	5,668,644	1	7,207	5	94,203	10,521	86,277	198,208	3.50
7/09 through 6/10	5,660,149	1	45,406	5	19,872	57,312	95,895	218,485	3.86
7/10 through 6/11	6,210,567	1	53,824	8	143,447	47,123	312,028	556,422	8.96
7/11 through 6/12	7,964,159	0	0	4	30,682	0	103,269	133,951	1.68
5 YR. TOTAL	31,378,523	5	453,822	24	306,548	484,154	645,145	1,889,669	6.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	2.423		35%	3.599		6.02	
Pure Premium Indicated by National Relativity		37%	0.926		32%	1.519		2.45	
Pure Premium Present on Rate Level		37%	1.808		33%	2.913		4.72	
Pure Premium Derived by Formula			1.642			2.707		4.35	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,952,618	0	0	0	0	0	247	247	0.01
7/08 through 6/09	2,712,577	0	0	0	0	0	0	0	0.00
7/09 through 6/10	2,908,122	1	17,698	1	45,579	1	62,911	126,189	4.34
7/10 through 6/11	2,755,127	0	0	1	4,400	0	51,033	55,433	2.01
7/11 through 6/12	2,980,235	0	0	0	0	0	3,142	3,142	0.11
5 YR. TOTAL	14,308,679	1	17,698	2	49,979	1	117,333	185,011	1.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.473	20%	0.820	1.29			
Pure Premium Indicated by National Relativity		41%	1.650	40%	1.972	3.62			
Pure Premium Present on Rate Level		42%	1.414	40%	1.608	3.02			
Pure Premium Derived by Formula		1.351		1.596		2.95			

CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	11,070,085	0	0	3	14,004	0	33,889	47,893	0.43
7/08 through 6/09	10,501,425	1	22,983	3	81,463	12,858	94,565	211,869	2.02
7/09 through 6/10	13,102,119	1	51,679	2	26,695	30,555	13,663	122,592	0.94
7/10 through 6/11	11,673,686	0	0	1	3,412	0	26,696	30,108	0.26
7/11 through 6/12	11,765,512	2	20,680	1	80,583	112,452	68,606	282,321	2.40
5 YR. TOTAL	58,112,827	4	95,342	10	206,157	155,865	237,419	694,783	1.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.519	30%	0.677	1.20			
Pure Premium Indicated by National Relativity		34%	1.436	35%	1.467	2.90			
Pure Premium Present on Rate Level		38%	1.188	35%	1.119	2.31			
Pure Premium Derived by Formula		1.085		1.108		2.19			

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,836,141	0	0	5	28,463	0	39,627	68,090	1.00
7/08 through 6/09	8,359,387	0	0	3	10,223	0	25,441	35,664	0.43
7/09 through 6/10	6,861,967	0	0	3	36,671	0	62,739	99,410	1.45
7/10 through 6/11	6,973,657	0	0	1	3,070	0	114,216	117,286	1.68
7/11 through 6/12	7,508,490	0	0	3	32,897	0	39,777	72,674	0.97
5 YR. TOTAL	36,539,642	0	0	15	111,324	0	281,800	393,124	1.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.305	28%	0.771	1.08			
Pure Premium Indicated by National Relativity		39%	1.231	36%	1.878	3.11			
Pure Premium Present on Rate Level		40%	0.962	36%	1.391	2.35			
Pure Premium Derived by Formula		0.929		1.393		2.32			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3365		WELDING OR CUTTING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	20,155,554	3	243,032	14	681,880	598,306	473,383	1,996,601	9.91
7/08 through 6/09	23,580,411	2	75,700	11	241,489	59,168	163,797	540,154	2.29
7/09 through 6/10	19,095,247	4	391,067	7	104,741	912,309	321,283	1,729,400	9.06
7/10 through 6/11	17,685,159	0	0	10	149,454	0	405,812	555,266	3.14
7/11 through 6/12	17,815,932	0	0	11	138,571	0	208,546	347,117	1.95
5 YR. TOTAL	98,332,303	9	709,799	53	1,316,135	1,569,783	1,572,821	5,168,538	5.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	2.060	62%	3.196	5.26			
Pure Premium Indicated by National Relativity		27%	2.335	19%	2.950	5.29			
Pure Premium Present on Rate Level		27%	2.629	19%	4.046	6.68			
Pure Premium Derived by Formula		2.288		3.311		5.60			

CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	31,291,965	3	96,903	16	193,860	30,653	441,200	762,616	2.44
7/08 through 6/09	21,175,802	1	25,616	3	19,170	24,943	63,157	132,886	0.63
7/09 through 6/10	24,554,319	1	1,150	10	63,096	2,531	169,418	236,195	0.96
7/10 through 6/11	16,858,753	2	56,166	10	53,977	27,459	142,526	280,128	1.66
7/11 through 6/12	28,398,463	3	458,624	9	116,969	565,604	176,934	1,318,131	4.64
5 YR. TOTAL	122,279,302	10	638,459	48	447,072	651,190	993,235	2,729,956	2.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.888	48%	1.345	2.23			
Pure Premium Indicated by National Relativity		31%	1.145	26%	2.086	3.23			
Pure Premium Present on Rate Level		32%	1.195	26%	1.661	2.86			
Pure Premium Derived by Formula		1.066		1.620		2.69			

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,420,132	0	0	1	19,027	0	177,601	196,628	3.06
7/08 through 6/09	4,180,549	0	0	8	278,237	0	579,856	858,093	20.53
7/09 through 6/10	3,111,803	0	0	6	64,834	0	96,941	161,775	5.20
7/10 through 6/11	3,869,953	3	20,637	8	58,360	98,419	188,270	365,686	9.45
7/11 through 6/12	3,697,032	0	0	6	77,112	0	116,802	193,914	5.25
5 YR. TOTAL	21,279,469	3	20,637	29	497,570	98,419	1,159,470	1,776,096	8.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	2.435	35%	5.911	8.35			
Pure Premium Indicated by National Relativity		38%	1.703	32%	2.578	4.28			
Pure Premium Present on Rate Level		39%	1.962	33%	4.337	6.30			
Pure Premium Derived by Formula		1.972		4.325		6.30			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,561,622	0	0	1	79,290	0	131,020	210,310	8.21
7/08 through 6/09	2,558,236	0	0	0	0	0	2,110	2,110	0.08
7/09 through 6/10	2,762,946	0	0	1	7,880	0	27,421	35,301	1.28
7/10 through 6/11	2,865,707	0	0	0	0	0	6,619	6,619	0.23
7/11 through 6/12	3,061,243	0	0	0	0	0	1,270	1,270	0.04
5 YR. TOTAL	13,809,754	0	0	2	87,170	0	168,440	255,610	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	0.631		15%	1.220		1.85	
Pure Premium Indicated by National Relativity		44%	0.391		42%	0.695		1.09	
Pure Premium Present on Rate Level		45%	0.471		43%	0.765		1.24	
Pure Premium Derived by Formula			0.453			0.804		1.26	

CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	983,110	0	0	0	0	0	0	0	0.00
7/08 through 6/09	968,830	0	0	0	0	0	0	0	0.00
7/09 through 6/10	910,981	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,080,360	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,223,167	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,166,448	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		6%	0.000		7%	0.000		0.00	
Pure Premium Indicated by National Relativity		19%	0.272		20%	0.373		0.65	
Pure Premium Present on Rate Level		75%	0.278		73%	0.375		0.65	
Pure Premium Derived by Formula			0.260			0.348		0.61	

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	103,618,810	7	212,498	66	785,846	925,960	1,552,995	3,477,299	3.36
7/08 through 6/09	85,341,568	11	194,878	55	673,307	157,363	1,467,885	2,493,433	2.92
7/09 through 6/10	51,891,036	2	40,020	38	513,992	16,960	1,080,638	1,651,610	3.18
7/10 through 6/11	53,815,290	2	74,347	33	526,350	33,716	995,745	1,630,158	3.03
7/11 through 6/12	66,327,272	8	360,525	45	499,449	358,393	926,054	2,144,421	3.23
5 YR. TOTAL	360,993,976	30	882,268	237	2,998,944	1,492,392	6,023,317	11,396,921	3.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		58%	1.075		82%	2.082		3.16	
Pure Premium Indicated by National Relativity		21%	1.137		9%	1.994		3.13	
Pure Premium Present on Rate Level		21%	1.211		9%	2.138		3.35	
Pure Premium Derived by Formula			1.117			2.079		3.20	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	71,629,237	4	89,545	52	694,575	63,174	1,178,448	2,025,742	2.83
7/08 through 6/09	56,637,550	3	174,729	33	481,758	271,762	952,242	1,880,491	3.32
7/09 through 6/10	55,051,915	5	417,870	42	870,053	660,745	922,135	2,870,803	5.21
7/10 through 6/11	76,574,584	4	147,820	34	434,022	75,528	935,283	1,592,653	2.08
7/11 through 6/12	94,167,300	5	201,764	32	444,775	176,945	781,600	1,605,084	1.71
5 YR. TOTAL	354,060,586	21	1,031,728	193	2,925,183	1,248,154	4,769,708	9,974,773	2.82
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.118	79%	1.700			2.82	
Pure Premium Indicated by National Relativity		20%	1.096	10%	1.728			2.82	
Pure Premium Present on Rate Level		21%	1.268	11%	2.000			3.27	
Pure Premium Derived by Formula		1.145		1.736				2.88	

CLASS 3515		TEXTILE MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	174,271	0	0	0	0	0	0	0	0.00
7/08 through 6/09	113,923	0	0	0	0	0	0	0	0.00
7/09 through 6/10	203,930	0	0	0	0	0	0	0	0.00
7/10 through 6/11	161,299	0	0	0	0	0	0	0	0.00
7/11 through 6/12	117,046	0	0	1	8,347	0	24,546	32,893	28.10
5 YR. TOTAL	770,469	0	0	1	8,347	0	24,546	32,893	4.27
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	1.083	5%	3.186			4.27	
Pure Premium Indicated by National Relativity		29%	0.486	30%	0.927			1.41	
Pure Premium Present on Rate Level		67%	0.766	65%	0.929			1.70	
Pure Premium Derived by Formula		0.697		1.041				1.74	

CLASS 3548		PRINTING OR BOOKBINDING MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,783,703	0	0	3	12,767	0	48,837	61,604	2.21
7/08 through 6/09	3,055,355	0	0	0	0	0	4,424	4,424	0.15
7/09 through 6/10	1,558,770	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,527,599	0	0	0	0	0	1,781	1,781	0.12
7/11 through 6/12	1,625,131	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,550,558	0	0	3	12,767	0	55,042	67,809	0.64
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.121	14%	0.522			0.64	
Pure Premium Indicated by National Relativity		36%	0.454	39%	0.801			1.26	
Pure Premium Present on Rate Level		53%	0.634	47%	0.925			1.56	
Pure Premium Derived by Formula		0.513		0.820				1.33	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 3559		CONFECTION MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,475,449	2	14,298	6	65,881	1,255	48,801	130,235	1.37
7/08 through 6/09	9,215,776	2	14,731	14	174,521	0	198,260	387,512	4.21
7/09 through 6/10	5,485,312	2	7,626	1	7,521	4,718	26,570	46,435	0.85
7/10 through 6/11	3,124,453	0	0	2	46,963	0	107,976	154,939	4.96
7/11 through 6/12	2,958,663	1	63,545	0	0	34,381	4,729	102,655	3.47
5 YR. TOTAL	30,259,653	7	100,200	23	294,886	40,354	386,336	821,776	2.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		19%	1.306		25%	1.410		2.72	
Pure Premium Indicated by National Relativity		40%	0.930		37%	1.543		2.47	
Pure Premium Present on Rate Level		41%	0.839		38%	1.277		2.12	
Pure Premium Derived by Formula			0.964			1.409		2.37	

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	36,021,190	3	85,737	6	48,845	56,687	76,983	268,252	0.75
7/08 through 6/09	31,992,486	1	2,185	6	83,864	0	191,534	277,583	0.87
7/09 through 6/10	29,223,641	1	82,191	7	198,679	98,525	274,479	653,874	2.24
7/10 through 6/11	31,901,393	0	0	9	72,617	0	149,197	221,814	0.70
7/11 through 6/12	35,297,584	0	0	7	42,048	0	112,317	154,365	0.44
5 YR. TOTAL	164,436,294	5	170,113	35	446,053	155,212	804,510	1,575,888	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		27%	0.375		36%	0.584		0.96	
Pure Premium Indicated by National Relativity		36%	0.381		32%	0.576		0.96	
Pure Premium Present on Rate Level		37%	0.408		32%	0.612		1.02	
Pure Premium Derived by Formula			0.389			0.590		0.98	

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,648,749	0	0	2	22,684	0	16,673	39,357	1.08
7/08 through 6/09	5,125,659	0	0	2	59,772	0	85,601	145,373	2.84
7/09 through 6/10	5,263,834	1	6,844	4	71,228	4,923	115,772	198,767	3.78
7/10 through 6/11	5,564,465	0	0	3	17,046	0	76,285	93,331	1.68
7/11 through 6/12	5,235,639	0	0	1	10,084	0	6,766	16,850	0.32
5 YR. TOTAL	24,838,346	1	6,844	12	180,814	4,923	301,097	493,678	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	0.756		19%	1.232		1.99	
Pure Premium Indicated by National Relativity		42%	0.323		40%	0.617		0.94	
Pure Premium Present on Rate Level		43%	0.566		41%	0.814		1.38	
Pure Premium Derived by Formula			0.492			0.815		1.31	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 3612	PUMP MFG								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	64,973,992	2	82,247	31	166,517	38,846	468,410	756,020	1.16
7/08 through 6/09	61,769,329	3	60,240	23	90,526	102,711	241,903	495,380	0.80
7/09 through 6/10	56,265,185	3	106,546	34	282,479	224,846	608,637	1,222,508	2.17
7/10 through 6/11	62,679,189	2	32,368	35	281,200	63,670	632,129	1,009,367	1.61
7/11 through 6/12	64,638,160	2	121,055	37	235,478	87,816	519,615	963,964	1.49
5 YR. TOTAL	310,325,855	12	402,456	160	1,056,200	517,889	2,470,694	4,447,239	1.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	0.470		58%	0.963		1.43	
Pure Premium Indicated by National Relativity		29%	0.801		21%	1.333		2.13	
Pure Premium Present on Rate Level		29%	0.634		21%	1.056		1.69	
Pure Premium Derived by Formula		0.614			1.060			1.67	

CLASS 3620	BOILERMAKING								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	35,457,784	4	180,495	12	112,632	223,407	281,398	797,932	2.25
7/08 through 6/09	50,198,278	8	572,794	34	322,911	1,073,375	673,615	2,642,695	5.26
7/09 through 6/10	42,251,486	4	25,061	27	332,204	23,073	685,780	1,066,118	2.52
7/10 through 6/11	44,501,672	1	39,940	25	388,527	76,005	731,426	1,235,898	2.78
7/11 through 6/12	44,318,609	2	277,728	37	437,903	348,178	811,466	1,875,275	4.23
5 YR. TOTAL	216,727,829	19	1,096,018	135	1,594,177	1,744,038	3,183,685	7,617,918	3.52
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	1.241		66%	2.274		3.52	
Pure Premium Indicated by National Relativity		25%	1.327		17%	2.020		3.35	
Pure Premium Present on Rate Level		26%	1.335		17%	2.066		3.40	
Pure Premium Derived by Formula		1.287			2.195			3.48	

CLASS 3629	PRECISION MACHINED PARTS MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	88,251,605	3	139,414	24	268,004	257,576	509,414	1,174,408	1.33
7/08 through 6/09	80,284,547	4	53,933	19	229,557	44,378	323,546	651,414	0.81
7/09 through 6/10	78,402,974	4	314,322	16	204,598	392,844	366,413	1,278,177	1.63
7/10 through 6/11	74,628,917	4	168,366	20	299,665	193,922	524,024	1,185,977	1.59
7/11 through 6/12	88,498,030	3	101,213	19	327,619	67,715	572,371	1,068,918	1.21
5 YR. TOTAL	410,066,073	18	777,248	98	1,329,443	956,435	2,295,768	5,358,894	1.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	0.514		57%	0.793		1.31	
Pure Premium Indicated by National Relativity		28%	0.540		21%	0.874		1.41	
Pure Premium Present on Rate Level		28%	0.538		22%	0.766		1.30	
Pure Premium Derived by Formula		0.528			0.804			1.33	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	296,607,413	31	901,057	157	2,504,830	1,426,908	4,676,755	9,509,550	3.21
7/08 through 6/09	237,036,550	12	808,871	107	1,928,185	1,021,175	2,992,393	6,750,624	2.85
7/09 through 6/10	242,377,968	26	942,498	120	1,512,606	1,093,799	2,834,090	6,382,993	2.63
7/10 through 6/11	279,676,285	20	662,324	157	2,103,214	932,496	3,838,087	7,536,121	2.70
7/11 through 6/12	313,760,509	27	1,092,265	154	1,977,964	1,567,752	3,755,917	8,393,898	2.68
5 YR. TOTAL	1,369,458,725	116	4,407,015	695	10,026,799	6,042,130	18,097,242	38,573,186	2.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		94%	1.054	100%		1.763		2.82	
Pure Premium Indicated by National Relativity		3%	1.032	0%		1.628		2.66	
Pure Premium Present on Rate Level		3%	1.062	0%		1.798		2.86	
Pure Premium Derived by Formula			1.054			1.763		2.82	

CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	40,209,894	2	24,636	10	99,591	1,680	136,404	262,311	0.65
7/08 through 6/09	35,704,519	1	68,576	6	100,076	53,028	137,567	359,247	1.01
7/09 through 6/10	37,470,666	0	0	9	83,057	0	122,586	205,643	0.55
7/10 through 6/11	31,940,476	1	20,309	8	98,073	12,410	171,676	302,468	0.95
7/11 through 6/12	47,250,386	0	0	12	166,486	0	376,278	542,764	1.15
5 YR. TOTAL	192,575,941	4	113,521	45	547,283	67,118	944,511	1,672,433	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	0.343	41%		0.525		0.87	
Pure Premium Indicated by National Relativity		34%	0.621	29%		0.916		1.54	
Pure Premium Present on Rate Level		34%	0.521	30%		0.709		1.23	
Pure Premium Derived by Formula			0.498			0.694		1.19	

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,017,385	2	40,718	15	160,186	3,240	206,159	410,303	3.41
7/08 through 6/09	3,552,870	0	0	4	105,682	0	142,233	247,915	6.98
7/09 through 6/10	3,140,765	0	0	0	0	0	3,746	3,746	0.12
7/10 through 6/11	3,930,490	0	0	1	375	0	21,973	22,348	0.57
7/11 through 6/12	4,586,268	2	29,967	5	43,735	46,993	49,570	170,265	3.71
5 YR. TOTAL	27,227,778	4	70,685	25	309,978	50,233	423,681	854,577	3.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		21%	1.398	25%		1.741		3.14	
Pure Premium Indicated by National Relativity		39%	0.957	37%		1.463		2.42	
Pure Premium Present on Rate Level		40%	1.193	38%		1.449		2.64	
Pure Premium Derived by Formula			1.144			1.527		2.67	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 3638		BALL OR ROLLER BEARING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,639,861	2	65,358	13	182,629	91,149	219,487	558,623	4.42
7/08 through 6/09	10,191,780	1	31,335	5	56,884	46,313	55,600	190,132	1.87
7/09 through 6/10	10,159,925	3	238,358	7	59,824	372,985	96,999	768,166	7.56
7/10 through 6/11	12,410,634	0	0	6	69,408	0	156,946	226,354	1.82
7/11 through 6/12	11,725,389	0	0	3	10,137	0	75,405	85,542	0.73
5 YR. TOTAL	57,127,589	6	335,051	34	378,882	510,447	604,437	1,828,817	3.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.250	38%	1.952	3.20			
Pure Premium Indicated by National Relativity		35%	0.485	31%	0.778	1.26			
Pure Premium Present on Rate Level		36%	1.365	31%	1.981	3.35			
Pure Premium Derived by Formula		1.024		1.597		2.62			

CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	24,056,028	0	0	3	45,314	0	57,399	102,713	0.43
7/08 through 6/09	17,119,669	0	0	5	119,565	0	154,189	273,754	1.60
7/09 through 6/10	13,595,854	1	17,556	1	874	31,757	20,045	70,232	0.52
7/10 through 6/11	16,382,259	0	0	4	28,556	0	111,206	139,762	0.85
7/11 through 6/12	15,163,885	0	0	4	29,545	0	82,366	111,911	0.74
5 YR. TOTAL	86,317,695	1	17,556	17	223,854	31,757	425,205	698,372	0.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.280	30%	0.529	0.81			
Pure Premium Indicated by National Relativity		33%	0.468	35%	0.726	1.19			
Pure Premium Present on Rate Level		46%	0.414	35%	0.709	1.12			
Pure Premium Derived by Formula		0.404		0.661		1.07			

CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	189,313,155	12	325,563	92	998,573	563,910	1,937,521	3,825,567	2.02
7/08 through 6/09	172,632,512	33	2,074,158	70	1,485,039	2,220,136	1,624,986	7,404,319	4.29
7/09 through 6/10	180,869,415	23	957,133	59	599,025	1,116,272	1,401,480	4,073,910	2.25
7/10 through 6/11	182,012,344	14	424,848	51	500,341	343,326	1,154,279	2,422,794	1.33
7/11 through 6/12	178,731,794	6	81,121	43	673,950	80,772	1,489,219	2,325,062	1.30
5 YR. TOTAL	903,559,220	88	3,862,823	315	4,256,928	4,324,416	7,607,485	20,051,652	2.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	0.899	100%	1.321	2.22			
Pure Premium Indicated by National Relativity		11%	0.771	0%	1.099	1.87			
Pure Premium Present on Rate Level		12%	0.975	0%	1.574	2.55			
Pure Premium Derived by Formula		0.894		1.321		2.22			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	52,816,403	7	383,050	27	240,286	686,834	703,656	2,013,826	3.81
7/08 through 6/09	42,933,050	3	105,324	26	280,525	178,712	734,739	1,299,300	3.03
7/09 through 6/10	50,798,738	5	149,530	32	401,779	153,122	761,219	1,465,650	2.89
7/10 through 6/11	52,170,992	8	208,009	23	172,544	318,408	599,025	1,297,986	2.49
7/11 through 6/12	95,116,026	5	111,480	27	368,267	179,780	847,116	1,506,643	1.58
5 YR. TOTAL	293,835,209	28	957,393	135	1,463,401	1,516,856	3,645,755	7,583,405	2.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.824	68%	1.757	2.58			
Pure Premium Indicated by National Relativity		26%	0.694	16%	1.303	2.00			
Pure Premium Present on Rate Level		27%	0.886	16%	1.641	2.53			
Pure Premium Derived by Formula		0.807		1.666		2.47			

CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,817,709	1	5,646	4	13,264	0	54,475	73,385	1.08
7/08 through 6/09	5,722,514	0	0	2	56,032	0	63,915	119,947	2.10
7/09 through 6/10	6,040,603	0	0	2	98,496	0	43,958	142,454	2.36
7/10 through 6/11	8,690,506	1	16,293	5	15,641	49,280	49,371	130,585	1.50
7/11 through 6/12	8,980,475	0	0	5	36,623	0	66,922	103,545	1.15
5 YR. TOTAL	36,251,807	2	21,939	18	220,056	49,280	278,641	569,916	1.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.668	23%	0.905	1.57			
Pure Premium Indicated by National Relativity		41%	0.478	38%	0.847	1.33			
Pure Premium Present on Rate Level		42%	0.567	39%	0.887	1.45			
Pure Premium Derived by Formula		0.548		0.876		1.42			

CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	179,474,699	3	77,508	33	446,423	169,874	1,021,042	1,714,847	0.96
7/08 through 6/09	156,732,959	3	542,611	26	320,199	67,701	637,029	1,567,540	1.00
7/09 through 6/10	190,388,730	3	74,305	25	278,393	83,981	561,811	998,490	0.52
7/10 through 6/11	195,197,466	6	216,270	33	309,788	269,759	839,828	1,635,645	0.84
7/11 through 6/12	195,460,440	3	191,980	27	384,283	259,974	763,063	1,599,300	0.82
5 YR. TOTAL	917,254,294	18	1,102,674	144	1,739,086	851,289	3,822,773	7,515,822	0.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.310	71%	0.510	0.82			
Pure Premium Indicated by National Relativity		25%	0.281	14%	0.480	0.76			
Pure Premium Present on Rate Level		26%	0.317	15%	0.589	0.91			
Pure Premium Derived by Formula		0.305		0.518		0.82			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	74,831,885	3	85,092	13	159,917	27,887	192,160	465,056	0.62
7/08 through 6/09	74,718,537	6	103,688	14	213,837	33,018	313,457	664,000	0.89
7/09 through 6/10	93,747,941	5	210,774	22	318,444	257,052	397,816	1,184,086	1.26
7/10 through 6/11	91,368,379	4	163,057	27	305,388	130,313	631,844	1,230,602	1.35
7/11 through 6/12	96,738,700	4	71,823	29	443,808	33,139	726,052	1,274,822	1.32
5 YR. TOTAL	431,405,442	22	634,434	105	1,441,394	481,409	2,261,329	4,818,566	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		39%	0.481		53%	0.636		1.12	
Pure Premium Indicated by National Relativity		30%	0.298		23%	0.553		0.85	
Pure Premium Present on Rate Level		31%	0.381		24%	0.591		0.97	
Pure Premium Derived by Formula			0.395			0.606		1.00	

CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,174,394	1	479,599	2	15,025	412,378	6,391	913,393	12.73
7/08 through 6/09	3,225,008	0	0	2	102,398	0	239,116	341,514	10.59
7/09 through 6/10	1,281,486	0	0	0	0	0	0	0	0.00
7/10 through 6/11	776,154	0	0	0	0	0	0	0	0.00
7/11 through 6/12	760,393	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	13,217,435	1	479,599	4	117,423	412,378	245,507	1,254,907	9.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	4.517		17%	4.977		9.49	
Pure Premium Indicated by National Relativity		42%	0.613		41%	0.777		1.39	
Pure Premium Present on Rate Level		43%	1.149		42%	1.214		2.36	
Pure Premium Derived by Formula			1.429			1.675		3.10	

CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	190,675,617	29	1,144,629	81	1,628,155	1,189,621	2,535,818	6,498,223	3.41
7/08 through 6/09	158,638,287	17	580,937	72	1,816,873	761,141	2,751,200	5,910,151	3.73
7/09 through 6/10	137,418,960	15	947,169	51	828,132	2,078,704	1,316,470	5,170,475	3.76
7/10 through 6/11	156,996,112	15	1,171,001	73	1,896,871	1,350,126	2,673,590	7,091,588	4.52
7/11 through 6/12	178,653,843	18	1,191,778	78	2,095,128	835,317	3,718,983	7,841,206	4.39
5 YR. TOTAL	822,382,819	94	5,035,514	355	8,265,159	6,214,909	12,996,061	32,511,643	3.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		87%	1.617		100%	2.336		3.95	
Pure Premium Indicated by National Relativity		6%	1.388		0%	1.901		3.29	
Pure Premium Present on Rate Level		7%	1.556		0%	2.183		3.74	
Pure Premium Derived by Formula			1.599			2.336		3.94	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	67,447,180	15	2,082,548	29	1,201,405	2,006,146	1,271,578	6,561,677	9.73
7/08 through 6/09	37,235,651	0	0	13	318,786	0	533,090	851,876	2.29
7/09 through 6/10	46,425,299	3	152,417	12	376,609	76,749	477,434	1,083,209	2.33
7/10 through 6/11	14,034,615	1	84,778	10	250,726	60,692	211,474	607,670	4.33
7/11 through 6/12	23,974,564	1	20,546	6	240,712	30,371	373,076	664,705	2.77
5 YR. TOTAL	189,117,309	20	2,340,289	70	2,388,238	2,173,958	2,866,652	9,769,137	5.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		58%	2.500	69%	2.665			5.17	
Pure Premium Indicated by National Relativity		21%	1.365	15%	1.701			3.07	
Pure Premium Present on Rate Level		21%	2.384	16%	2.746			5.13	
Pure Premium Derived by Formula			2.237		2.533			4.77	

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	17,486,354	1	17,661	9	219,957	8,291	203,727	449,636	2.57
7/08 through 6/09	13,809,647	1	41,885	1	7,643	0	10,608	60,136	0.44
7/09 through 6/10	15,642,475	0	0	5	134,664	0	192,792	327,456	2.09
7/10 through 6/11	14,436,936	0	0	4	165,315	0	149,815	315,130	2.18
7/11 through 6/12	13,690,912	0	0	2	10,549	0	33,591	44,140	0.32
5 YR. TOTAL	75,066,324	2	59,546	21	538,128	8,291	590,533	1,196,498	1.59
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.796	34%	0.798			1.59	
Pure Premium Indicated by National Relativity		27%	1.402	29%	1.735			3.14	
Pure Premium Present on Rate Level		46%	0.896	37%	1.110			2.01	
Pure Premium Derived by Formula			1.006		1.185			2.19	

CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	26,038,152	2	85,591	17	143,187	90,048	317,089	635,915	2.44
7/08 through 6/09	20,029,181	1	40,772	10	131,490	0	321,782	494,044	2.47
7/09 through 6/10	25,628,693	1	81,055	10	82,433	74,249	143,564	381,301	1.49
7/10 through 6/11	25,242,501	1	123,143	4	72,827	140,928	159,191	496,089	1.97
7/11 through 6/12	22,968,246	0	0	10	99,709	0	132,667	232,376	1.01
5 YR. TOTAL	119,906,773	5	330,561	51	529,646	305,225	1,074,293	2,239,725	1.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	0.717	43%	1.150			1.87	
Pure Premium Indicated by National Relativity		34%	0.809	28%	0.983			1.79	
Pure Premium Present on Rate Level		34%	0.820	29%	1.295			2.12	
Pure Premium Derived by Formula			0.783		1.145			1.93	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	36,621,983	2	34,039	31	424,242	46,724	492,266	997,271	2.72
7/08 through 6/09	22,960,624	2	5,935	17	210,603	811	283,800	501,149	2.18
7/09 through 6/10	16,616,382	2	74,027	11	188,742	136,504	327,163	726,436	4.37
7/10 through 6/11	50,022,845	4	69,371	39	711,984	70,184	1,188,223	2,039,762	4.08
7/11 through 6/12	54,584,034	4	253,049	40	635,481	465,003	853,501	2,207,034	4.04
5 YR. TOTAL	180,805,868	14	436,421	138	2,171,052	719,226	3,144,953	6,471,652	3.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		47%	1.442		57%	2.137		3.58	
Pure Premium Indicated by National Relativity		26%	1.183		21%	1.502		2.69	
Pure Premium Present on Rate Level		27%	1.430		22%	1.751		3.18	
Pure Premium Derived by Formula			1.371			1.919		3.29	

CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	13,664,146	4	36,073	8	59,176	63,532	164,148	322,929	2.36
7/08 through 6/09	13,148,880	3	49,034	10	158,807	50,790	407,325	665,956	5.07
7/09 through 6/10	14,647,431	1	19,477	13	42,488	11,383	152,635	225,983	1.54
7/10 through 6/11	19,305,317	5	172,059	19	819,319	147,539	607,681	1,746,598	9.05
7/11 through 6/12	16,247,553	2	202,761	11	157,365	209,180	251,625	820,931	5.05
5 YR. TOTAL	77,013,327	15	479,404	61	1,237,155	482,424	1,583,414	3,782,397	4.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		38%	2.229		49%	2.682		4.91	
Pure Premium Indicated by National Relativity		31%	1.834		25%	3.098		4.93	
Pure Premium Present on Rate Level		31%	2.035		26%	2.788		4.82	
Pure Premium Derived by Formula			2.046			2.814		4.86	

CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	226,094	0	0	0	0	0	0	0	0.00
7/08 through 6/09	200,161	0	0	0	0	0	0	0	0.00
7/09 through 6/10	879,551	0	0	0	0	0	2,551	2,551	0.29
7/10 through 6/11	1,077,051	1	38,618	1	6,515	25,437	12,050	82,620	7.67
7/11 through 6/12	3,126,417	1	5,347	4	83,808	1,654	88,495	179,304	5.74
5 YR. TOTAL	5,509,274	2	43,965	5	90,323	27,091	103,096	264,475	4.80
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		18%	2.437		17%	2.363		4.80	
Pure Premium Indicated by National Relativity		41%	1.653		41%	2.753		4.41	
Pure Premium Present on Rate Level		41%	4.057		42%	2.631		6.69	
Pure Premium Derived by Formula			2.780			2.635		5.42	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	62,315,485	10	408,689	51	758,665	545,824	1,276,325	2,989,503	4.80
7/08 through 6/09	46,003,319	3	90,928	42	574,933	51,113	933,728	1,650,702	3.59
7/09 through 6/10	55,078,835	9	271,719	40	611,648	585,508	1,073,480	2,542,355	4.62
7/10 through 6/11	69,704,480	5	130,125	68	906,703	131,331	2,108,880	3,277,039	4.70
7/11 through 6/12	76,294,931	14	556,298	78	1,396,409	555,525	2,193,371	4,701,603	6.16
5 YR. TOTAL	309,397,050	41	1,457,759	279	4,248,358	1,869,301	7,585,784	15,161,202	4.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	1.844	82%	3.056			4.90	
Pure Premium Indicated by National Relativity		20%	1.654	9%	2.766			4.42	
Pure Premium Present on Rate Level		20%	1.515	9%	2.478			3.99	
Pure Premium Derived by Formula		1.740				2.978		4.72	

CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	14,000,875	0	0	4	13,776	0	53,103	66,879	0.48
7/08 through 6/09	13,066,123	0	0	2	24,121	0	88,813	112,934	0.87
7/09 through 6/10	13,070,116	1	119,357	3	16,508	43,749	99,995	279,609	2.14
7/10 through 6/11	13,270,131	0	0	0	0	0	6,438	6,438	0.05
7/11 through 6/12	12,548,115	0	0	3	104,329	0	100,057	204,386	1.63
5 YR. TOTAL	65,955,360	1	119,357	12	158,734	43,749	348,406	670,246	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.422	22%	0.595			1.02	
Pure Premium Indicated by National Relativity		41%	0.310	39%	0.345			0.66	
Pure Premium Present on Rate Level		41%	0.359	39%	0.436			0.80	
Pure Premium Derived by Formula		0.350				0.435		0.79	

CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,456,876	0	0	0	0	0	3,781	3,781	0.26
7/08 through 6/09	3,185,439	0	0	0	0	0	1,239	1,239	0.04
7/09 through 6/10	3,903,083	1	3,744	8	46,624	3,660	95,917	149,945	3.84
7/10 through 6/11	7,177,911	1	13,817	10	38,179	2,993	197,848	252,837	3.52
7/11 through 6/12	340,997	0	0	0	0	0	253	253	0.07
5 YR. TOTAL	16,064,306	2	17,561	18	84,803	6,653	299,038	408,055	2.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.637	18%	1.903			2.54	
Pure Premium Indicated by National Relativity		43%	0.721	41%	1.186			1.91	
Pure Premium Present on Rate Level		44%	0.634	41%	1.018			1.65	
Pure Premium Derived by Formula		0.672				1.246		1.92	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3830		AIRPLANE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	897,769,962	80	2,041,071	43	593,745	2,115,585	690,823	5,441,224	0.61
7/08 through 6/09	870,319,611	91	2,084,284	34	695,042	2,165,885	1,109,722	6,054,933	0.70
7/09 through 6/10	936,607,706	27	684,445	90	1,732,296	696,788	1,949,923	5,063,452	0.54
7/10 through 6/11	938,540,359	25	722,102	94	1,981,877	620,136	2,424,317	5,748,432	0.61
7/11 through 6/12	936,593,046	22	819,867	74	2,138,446	527,713	1,874,703	5,360,729	0.57
5 YR. TOTAL	4,579,830,684	245	6,351,769	335	7,141,406	6,126,107	8,049,488	27,668,770	0.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	0.295	100%	0.310	0.61			
Pure Premium Indicated by National Relativity		3%	0.458	0%	0.728	1.19			
Pure Premium Present on Rate Level		4%	0.308	0%	0.327	0.64			
Pure Premium Derived by Formula		0.300		0.310		0.61			

CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	41,723,741	15	487,241	44	668,441	659,109	1,184,003	2,998,794	7.19
7/08 through 6/09	29,696,387	9	419,092	29	590,921	474,556	1,194,313	2,678,882	9.02
7/09 through 6/10	39,350,420	7	315,323	40	852,094	278,696	1,144,237	2,590,350	6.58
7/10 through 6/11	39,580,935	7	222,870	43	1,261,432	202,492	1,422,464	3,109,258	7.86
7/11 through 6/12	29,326,161	3	91,959	22	821,138	32,235	728,591	1,673,923	5.71
5 YR. TOTAL	179,677,644	41	1,536,485	178	4,194,026	1,647,088	5,673,608	13,051,207	7.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	3.189	78%	4.074	7.26			
Pure Premium Indicated by National Relativity		21%	0.645	11%	1.103	1.75			
Pure Premium Present on Rate Level		21%	2.400	11%	3.786	6.19			
Pure Premium Derived by Formula		2.489		3.716		6.21			

CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	169,408	0	0	0	0	0	0	0	0.00
7/08 through 6/09	629,890	0	0	0	0	0	0	0	0.00
7/09 through 6/10	930,360	0	0	0	0	0	0	0	0.00
7/10 through 6/11	677,720	0	0	0	0	0	2,015	2,015	0.30
7/11 through 6/12	1,601,722	0	0	0	0	0	5,409	5,409	0.34
5 YR. TOTAL	4,009,100	0	0	0	0	0	7,424	7,424	0.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.185	0.19			
Pure Premium Indicated by National Relativity		24%	0.292	26%	1.136	1.43			
Pure Premium Present on Rate Level		69%	0.570	65%	0.857	1.43			
Pure Premium Derived by Formula		0.463		0.869		1.33			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	21,378,891	5	139,051	16	235,629	248,801	292,170	915,651	4.28
7/08 through 6/09	16,376,280	5	97,772	12	192,974	95,954	268,965	655,665	4.00
7/09 through 6/10	9,687,505	2	58,395	4	23,582	68,292	53,932	204,201	2.11
7/10 through 6/11	13,963,582	0	0	10	188,468	0	392,160	580,628	4.16
7/11 through 6/12	17,435,942	4	275,690	11	140,618	350,459	210,729	977,496	5.61
5 YR. TOTAL	78,842,200	16	570,908	53	781,271	763,506	1,217,956	3,333,641	4.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.715	46%	2.513	4.23			
Pure Premium Indicated by National Relativity		32%	1.730	27%	2.222	3.95			
Pure Premium Present on Rate Level		33%	1.562	27%	2.265	3.83			
Pure Premium Derived by Formula			1.669		2.367	4.04			

CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	11,369,206	1	194,782	7	126,416	301,359	114,064	736,621	6.48
7/08 through 6/09	7,778,285	0	0	2	21,628	0	47,177	68,805	0.89
7/09 through 6/10	9,437,939	1	184,514	3	29,641	340,301	205,632	760,088	8.05
7/10 through 6/11	10,586,246	0	0	6	88,781	0	128,435	217,216	2.05
7/11 through 6/12	9,502,663	0	0	4	51,750	0	206,591	258,341	2.72
5 YR. TOTAL	48,674,339	2	379,296	22	318,216	641,660	701,899	2,041,071	4.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.433	40%	2.760	4.19			
Pure Premium Indicated by National Relativity		34%	2.099	30%	2.979	5.08			
Pure Premium Present on Rate Level		35%	1.901	30%	2.666	4.57			
Pure Premium Derived by Formula			1.823		2.798	4.62			

CLASS 4018		REFRACTORY PRODUCTS MFG-ALL EMPLOYEES & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	18,507,631	1	17,314	12	124,726	9,276	200,924	352,240	1.90
7/08 through 6/09	12,289,357	1	24,239	10	157,245	18,289	152,781	352,554	2.87
7/09 through 6/10	11,760,629	3	116,259	12	143,688	170,777	260,751	691,475	5.88
7/10 through 6/11	14,695,850	3	105,324	14	176,595	77,442	257,606	616,967	4.20
7/11 through 6/12	14,597,446	0	0	15	350,434	0	405,995	756,429	5.18
5 YR. TOTAL	71,850,913	8	263,136	63	952,688	275,784	1,278,057	2,769,665	3.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.692	41%	2.163	3.86			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		65%	1.770	59%	1.908	3.68			
Pure Premium Derived by Formula			1.743		2.013	3.76			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,129,854	0	0	5	21,670	0	34,867	56,537	5.00
7/08 through 6/09	914,077	0	0	4	8,361	0	15,720	24,081	2.64
7/09 through 6/10	2,036,755	1	39,700	0	0	30,503	700	70,903	3.48
7/10 through 6/11	2,043,672	1	134,169	4	34,543	209,061	50,139	427,912	20.94
7/11 through 6/12	1,923,307	0	0	2	12,336	0	46,175	58,511	3.04
5 YR. TOTAL	8,047,665	2	173,869	15	76,910	239,564	147,601	637,944	7.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	3.116	19%	4.811	7.93			
Pure Premium Indicated by National Relativity		42%	1.567	40%	2.116	3.68			
Pure Premium Present on Rate Level		43%	1.875	41%	2.477	4.35			
Pure Premium Derived by Formula		1.932		2.776		4.71			

CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	38,382,279	9	342,250	45	821,282	469,619	1,351,101	2,984,252	7.78
7/08 through 6/09	31,079,719	3	77,142	27	451,465	244,333	790,609	1,563,549	5.03
7/09 through 6/10	29,499,684	1	28,976	21	296,509	0	531,019	856,504	2.90
7/10 through 6/11	29,507,418	4	138,339	25	385,852	86,654	552,782	1,163,627	3.94
7/11 through 6/12	28,364,818	6	539,424	27	677,336	758,628	1,279,555	3,254,943	11.48
5 YR. TOTAL	156,833,918	23	1,126,131	145	2,632,444	1,559,234	4,505,066	9,822,875	6.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	2.397	68%	3.867	6.26			
Pure Premium Indicated by National Relativity		24%	2.136	16%	3.296	5.43			
Pure Premium Present on Rate Level		25%	2.028	16%	3.064	5.09			
Pure Premium Derived by Formula		2.242		3.647		5.89			

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,169,513	0	0	2	1,509	0	8,638	10,147	0.20
7/08 through 6/09	3,479,843	0	0	2	15,325	0	37,372	52,697	1.51
7/09 through 6/10	5,286,113	0	0	1	163	0	18,089	18,252	0.35
7/10 through 6/11	5,024,188	0	0	1	3,820	0	15,951	19,771	0.39
7/11 through 6/12	6,088,353	1	22,511	3	50,179	0	167,628	240,318	3.95
5 YR. TOTAL	25,048,010	1	22,511	9	70,996	0	247,678	341,185	1.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.373	21%	0.989	1.36			
Pure Premium Indicated by National Relativity		42%	0.694	39%	1.016	1.71			
Pure Premium Present on Rate Level		42%	0.665	40%	0.979	1.64			
Pure Premium Derived by Formula		0.630		0.996		1.63			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,111,358	0	0	6	166,429	0	166,970	333,399	15.79
7/08 through 6/09	2,053,093	0	0	2	2,360	0	18,322	20,682	1.01
7/09 through 6/10	1,823,733	0	0	1	2,705	0	1,936	4,641	0.25
7/10 through 6/11	1,703,289	0	0	2	465,248	0	34,278	499,526	29.33
7/11 through 6/12	1,562,196	0	0	1	18,458	0	27,500	45,958	2.94
5 YR. TOTAL	9,253,669	0	0	12	655,200	0	249,006	904,206	9.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	7.080	19%	2.691	9.77			
Pure Premium Indicated by National Relativity		27%	0.689	29%	1.220	1.91			
Pure Premium Present on Rate Level		59%	1.395	52%	2.026	3.42			
Pure Premium Derived by Formula		2.000		1.919		3.92			

CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	116,966	0	0	0	0	0	0	0	0.00
7/08 through 6/09	80,029	0	0	0	0	0	0	0	0.00
7/09 through 6/10	121,033	0	0	0	0	0	0	0	0.00
7/10 through 6/11	150,085	0	0	0	0	0	0	0	0.00
7/11 through 6/12	191,141	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	659,254	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	0.442	22%	0.747	1.19			
Pure Premium Present on Rate Level		75%	0.839	72%	1.379	2.22			
Pure Premium Derived by Formula		0.722		1.157		1.88			

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,061,084	1	11,979	5	42,488	18,165	49,957	122,589	3.02
7/08 through 6/09	5,200,273	2	62,457	14	120,098	48,384	172,038	402,977	7.75
7/09 through 6/10	256,923	0	0	1	576	0	1,053	1,629	0.63
7/10 through 6/11	271,375	0	0	0	0	0	474	474	0.18
7/11 through 6/12	266,867	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,056,522	3	74,436	20	163,162	66,549	223,522	527,669	5.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	2.363	21%	2.884	5.25			
Pure Premium Indicated by National Relativity		14%	0.369	14%	0.595	0.96			
Pure Premium Present on Rate Level		69%	1.897	65%	2.427	4.32			
Pure Premium Derived by Formula		1.762		2.266		4.03			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,304,380	0	0	0	0	0	1,300	1,300	0.10
7/08 through 6/09	588,544	0	0	0	0	0	1,736	1,736	0.30
7/09 through 6/10	786,325	0	0	0	0	0	2,908	2,908	0.37
7/10 through 6/11	972,772	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,020,459	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,672,480	0	0	0	0	0	5,944	5,944	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.000	11%	0.127			0.13	
Pure Premium Indicated by National Relativity		46%	0.616	44%	1.079			1.70	
Pure Premium Present on Rate Level		46%	0.600	45%	1.070			1.67	
Pure Premium Derived by Formula		0.559				0.970		1.53	

CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,560,775	0	0	3	28,317	0	138,264	166,581	4.68
7/08 through 6/09	2,901,098	2	46,593	2	6,428	16,517	21,648	91,186	3.14
7/09 through 6/10	1,622,887	0	0	0	0	0	3,528	3,528	0.22
7/10 through 6/11	3,618,224	0	0	6	70,324	0	90,649	160,973	4.45
7/11 through 6/12	4,410,992	0	0	1	8,804	0	73,150	81,954	1.86
5 YR. TOTAL	16,113,976	2	46,593	12	113,873	16,517	327,239	504,222	3.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.996	21%	2.133			3.13	
Pure Premium Indicated by National Relativity		42%	1.005	39%	1.599			2.60	
Pure Premium Present on Rate Level		43%	0.978	40%	1.628			2.61	
Pure Premium Derived by Formula		0.992				1.723		2.72	

CLASS 4109		INTEGRATED CIRCUIT MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	9,037,693	0	0	2	30,974	0	60,123	91,097	1.01
7/11 through 6/12	537,766	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,575,459	0	0	2	30,974	0	60,123	91,097	0.95
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.323	12%	0.628			0.95	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.010			0.01	
Pure Premium Present on Rate Level		91%	0.445	88%	0.660			1.11	
Pure Premium Derived by Formula		0.434				0.656		1.09	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	441,934	0	0	0	0	0	0	0	0.00
7/11 through 6/12	13,507,334	1	27,120	6	135,969	12,563	182,704	358,356	2.65
5 YR. TOTAL	13,949,268	1	27,120	6	135,969	12,563	182,704	358,356	2.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.169	17%	1.400	2.57			
Pure Premium Indicated by National Relativity		6%	0.050	6%	0.269	0.32			
Pure Premium Present on Rate Level		76%	1.691	77%	1.137	2.83			
Pure Premium Derived by Formula		1.499		1.130		2.63			

CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,642,661	0	0	9	90,561	0	279,221	369,782	4.28
7/08 through 6/09	7,393,843	1	58,722	9	102,561	84,642	228,731	474,656	6.42
7/09 through 6/10	8,106,238	0	0	10	173,431	0	348,292	521,723	6.44
7/10 through 6/11	8,989,085	0	0	5	63,162	0	144,907	208,069	2.32
7/11 through 6/12	9,531,439	0	0	2	18,403	0	47,994	66,397	0.70
5 YR. TOTAL	42,663,266	1	58,722	35	448,118	84,642	1,049,145	1,640,627	3.85
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.188	34%	2.658	3.85			
Pure Premium Indicated by National Relativity		34%	0.572	33%	0.763	1.34			
Pure Premium Present on Rate Level		42%	1.148	33%	1.994	3.14			
Pure Premium Derived by Formula		0.962		1.814		2.78			

CLASS 4112 + +		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	582,017	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,117,779	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,094,969	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,794,765	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		45%	0.317	45%	0.450	0.77			
Pure Premium Present on Rate Level		46%	1.691	46%	1.137	2.83			
Pure Premium Derived by Formula		0.921		0.726		1.65			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4113		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	106,289	0	0	0	0	0	0	0	0.00
7/08 through 6/09	230,003	0	0	0	0	0	0	0	0.00
7/09 through 6/10	162,820	0	0	0	0	0	0	0	0.00
7/10 through 6/11	146,634	0	0	0	0	0	0	0	0.00
7/11 through 6/12	184,710	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	830,456	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	0.721	19%	0.822	1.54			
Pure Premium Present on Rate Level		78%	0.627	77%	0.653	1.28			
Pure Premium Derived by Formula		0.619		0.659		1.28			

CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	26,145,904	6	115,291	21	291,183	83,666	365,963	856,103	3.28
7/08 through 6/09	21,840,141	6	105,680	17	174,087	87,364	312,871	680,002	3.11
7/09 through 6/10	16,398,640	4	78,700	17	184,473	120,903	278,884	662,960	4.04
7/10 through 6/11	24,512,641	2	89,949	13	296,216	92,109	333,234	811,508	3.31
7/11 through 6/12	24,737,542	2	73,323	13	208,261	56,127	422,942	760,653	3.08
5 YR. TOTAL	113,634,868	20	462,943	81	1,154,220	440,169	1,713,894	3,771,226	3.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.423	46%	1.896	3.32			
Pure Premium Indicated by National Relativity		32%	0.872	27%	1.313	2.19			
Pure Premium Present on Rate Level		32%	1.141	27%	1.591	2.73			
Pure Premium Derived by Formula		1.156		1.656		2.81			

CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,913,929	1	5,582	8	134,518	5,239	199,634	344,973	3.16
7/08 through 6/09	10,342,922	2	136,261	1	52,619	259,460	133,197	581,537	5.62
7/09 through 6/10	9,464,457	1	72,571	2	208,269	0	310,497	591,337	6.25
7/10 through 6/11	9,694,715	1	11,041	3	130,255	683	193,573	335,552	3.46
7/11 through 6/12	11,481,984	2	58,708	7	125,520	38,454	171,797	394,479	3.44
5 YR. TOTAL	51,898,007	7	284,163	21	651,181	303,836	1,008,698	2,247,878	4.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.802	38%	2.529	4.33			
Pure Premium Indicated by National Relativity		36%	1.287	31%	2.180	3.47			
Pure Premium Present on Rate Level		37%	1.271	31%	2.136	3.41			
Pure Premium Derived by Formula		1.420		2.299		3.72			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	316,461	0	0	0	0	0	0	0	0.00
7/08 through 6/09	238,955	0	0	0	0	0	0	0	0.00
7/09 through 6/10	241,174	0	0	0	0	0	0	0	0.00
7/10 through 6/11	211,954	0	0	0	0	0	0	0	0.00
7/11 through 6/12	374,510	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,383,054	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		29%	0.801	31%	1.750	2.55			
Pure Premium Present on Rate Level		65%	1.165	61%	1.690	2.86			
Pure Premium Derived by Formula		0.990		1.573		2.56			

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	755,627	0	0	0	0	0	915	915	0.12
7/08 through 6/09	832,997	0	0	0	0	0	129	129	0.02
7/09 through 6/10	687,126	0	0	1	1,578	0	10,626	12,204	1.78
7/10 through 6/11	703,212	0	0	0	0	0	366	366	0.05
7/11 through 6/12	673,168	0	0	0	0	0	1,179	1,179	0.18
5 YR. TOTAL	3,652,130	0	0	1	1,578	0	13,215	14,793	0.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.043	11%	0.362	0.41			
Pure Premium Indicated by National Relativity		20%	0.660	21%	0.917	1.58			
Pure Premium Present on Rate Level		73%	0.639	68%	1.246	1.89			
Pure Premium Derived by Formula		0.601		1.080		1.68			

CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	18,402,088	1	39,400	1	21,759	37,513	24,581	123,253	0.67
7/11 through 6/12	19,750,621	1	16,287	2	46,027	36,991	49,478	148,783	0.75
5 YR. TOTAL	38,152,709	2	55,687	3	67,786	74,504	74,059	272,036	0.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.324	19%	0.389	0.71			
Pure Premium Indicated by National Relativity		16%	0.083	17%	0.237	0.32			
Pure Premium Present on Rate Level		69%	0.374	64%	0.552	0.93			
Pure Premium Derived by Formula		0.320		0.467		0.79			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4150 ++		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	58,604,980	2	64,875	14	171,723	52,203	275,438	564,239	0.96
7/08 through 6/09	46,659,640	4	69,573	14	192,270	78,699	278,979	619,521	1.33
7/09 through 6/10	37,983,766	1	49,057	2	2,143	97,935	67,803	216,938	0.57
7/10 through 6/11	2,744,268	0	0	0	0	0	8,112	8,112	0.30
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	145,992,654	7	183,505	30	366,136	228,837	630,332	1,408,810	0.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.376	33%	0.589	0.97			
Pure Premium Indicated by National Relativity		37%	0.244	33%	0.400	0.64			
Pure Premium Present on Rate Level		38%	0.374	34%	0.552	0.93			
Pure Premium Derived by Formula			0.326		0.514	0.84			

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	7,972	0	0	0	0	0	0	0	0.00
7/08 through 6/09	153,380	0	0	0	0	0	0	0	0.00
7/09 through 6/10	241,332	0	0	0	0	0	0	0	0.00
7/10 through 6/11	18,731	0	0	0	0	0	0	0	0.00
7/11 through 6/12	444,258	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	865,673	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		32%	0.998	34%	1.931	2.93			
Pure Premium Present on Rate Level		63%	1.128	59%	1.623	2.75			
Pure Premium Derived by Formula			1.030		1.614	2.64			

CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		45%	0.715	48%	0.753	1.47			
Pure Premium Present on Rate Level		55%	0.563	52%	0.621	1.18			
Pure Premium Derived by Formula			0.631		0.684	1.32			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	29,052,055	2	42,001	20	663,563	0	578,839	1,284,403	4.42
7/08 through 6/09	8,380,585	0	0	3	29,675	0	60,456	90,131	1.08
7/09 through 6/10	10,567,773	1	3,877	3	85,456	10,267	118,569	218,169	2.06
7/10 through 6/11	8,771,642	0	0	1	34,315	0	49,128	83,443	0.95
7/11 through 6/12	10,256,497	1	11,789	1	3,156	11,959	8,009	34,913	0.34
5 YR. TOTAL	67,028,552	4	57,667	28	816,165	22,226	815,001	1,711,059	2.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.304	33%	1.249	2.55			
Pure Premium Indicated by National Relativity		35%	0.947	33%	1.137	2.08			
Pure Premium Present on Rate Level		36%	1.113	34%	1.200	2.31			
Pure Premium Derived by Formula		1.110		1.195		2.31			

CLASS 4240		BOX MFG-SET-UP PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,732,918	0	0	1	5,927	0	37,139	43,066	0.64
7/08 through 6/09	8,691,600	0	0	3	9,315	0	34,347	43,662	0.50
7/09 through 6/10	4,588,824	0	0	1	13,755	0	57,118	70,873	1.55
7/10 through 6/11	7,342,278	0	0	5	22,365	0	105,989	128,354	1.75
7/11 through 6/12	5,116,155	0	0	4	42,414	0	96,366	138,780	2.71
5 YR. TOTAL	32,471,775	0	0	14	93,776	0	330,959	424,735	1.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.289	25%	1.019	1.31			
Pure Premium Indicated by National Relativity		36%	0.740	37%	1.245	1.99			
Pure Premium Present on Rate Level		47%	0.670	38%	1.179	1.85			
Pure Premium Derived by Formula		0.630		1.163		1.79			

CLASS 4243		BOX MFG-FOLDING PAPER-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	37,013,605	2	41,728	23	289,107	98,086	477,646	906,567	2.45
7/08 through 6/09	51,016,676	3	114,393	19	285,019	187,690	456,696	1,043,798	2.05
7/09 through 6/10	57,691,589	5	136,461	15	361,745	83,639	514,237	1,096,082	1.90
7/10 through 6/11	60,316,848	3	191,744	22	330,745	168,416	521,007	1,211,912	2.01
7/11 through 6/12	80,027,227	4	75,349	16	538,312	87,866	720,242	1,421,769	1.78
5 YR. TOTAL	286,065,945	17	559,675	95	1,804,928	625,697	2,689,828	5,680,128	1.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.827	62%	1.159	1.99			
Pure Premium Indicated by National Relativity		26%	0.730	19%	1.193	1.92			
Pure Premium Present on Rate Level		27%	0.903	19%	1.318	2.22			
Pure Premium Derived by Formula		0.822		1.196		2.02			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	30,428,248	4	268,261	19	177,073	331,357	385,206	1,161,897	3.82
7/08 through 6/09	33,580,848	8	297,536	22	658,718	117,422	1,122,964	2,196,640	6.54
7/09 through 6/10	32,630,472	3	70,732	17	123,610	8,229	189,340	391,911	1.20
7/10 through 6/11	37,500,836	3	287,972	16	350,586	438,396	713,716	1,790,670	4.78
7/11 through 6/12	54,189,217	3	112,584	16	386,016	72,215	564,195	1,135,010	2.09
5 YR. TOTAL	188,329,621	21	1,037,085	90	1,696,003	967,619	2,975,421	6,676,128	3.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.451	62%	2.094	3.55			
Pure Premium Indicated by National Relativity		26%	0.809	19%	1.304	2.11			
Pure Premium Present on Rate Level		27%	1.366	19%	2.036	3.40			
Pure Premium Derived by Formula			1.261		1.933	3.19			

CLASS 4250		PAPER COATING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	38,828,966	0	0	9	67,342	0	166,016	233,358	0.60
7/08 through 6/09	36,988,842	3	99,234	7	175,148	228,044	246,227	748,653	2.02
7/09 through 6/10	38,899,943	1	32,621	3	72,760	33,302	141,706	280,389	0.72
7/10 through 6/11	39,592,370	3	176,530	1	20,041	50,760	30,196	277,527	0.70
7/11 through 6/12	43,531,003	2	369,107	6	143,068	280,894	159,561	952,630	2.19
5 YR. TOTAL	197,841,124	9	677,492	26	478,359	593,000	743,706	2,492,557	1.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.584	42%	0.676	1.26			
Pure Premium Indicated by National Relativity		34%	0.652	29%	0.932	1.58			
Pure Premium Present on Rate Level		34%	0.481	29%	0.719	1.20			
Pure Premium Derived by Formula			0.572		0.763	1.34			

CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	37,157,825	2	76,121	24	333,676	99,763	579,812	1,089,372	2.93
7/08 through 6/09	29,588,921	5	137,177	22	648,211	77,164	945,074	1,807,626	6.11
7/09 through 6/10	28,751,478	0	0	20	306,602	0	555,134	861,736	3.00
7/10 through 6/11	31,270,136	2	135,360	23	326,125	93,789	564,743	1,120,017	3.58
7/11 through 6/12	27,727,695	5	157,940	22	383,971	138,806	565,252	1,245,969	4.49
5 YR. TOTAL	154,496,055	14	506,598	111	1,998,585	409,522	3,210,015	6,124,720	3.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.622	57%	2.343	3.97			
Pure Premium Indicated by National Relativity		29%	0.882	21%	1.457	2.34			
Pure Premium Present on Rate Level		29%	1.279	22%	2.017	3.30			
Pure Premium Derived by Formula			1.308		2.085	3.39			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,860,665	0	0	2	7,145	0	39,566	46,711	2.51
7/08 through 6/09	2,833,720	0	0	1	907	0	3,294	4,201	0.15
7/09 through 6/10	1,328,767	0	0	2	70,272	0	172,755	243,027	18.29
7/10 through 6/11	1,655,369	0	0	4	60,388	0	97,632	158,020	9.55
7/11 through 6/12	1,671,367	0	0	4	41,514	0	46,991	88,505	5.30
5 YR. TOTAL	9,349,888	0	0	13	180,226	0	360,238	540,464	5.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.928	20%	3.853	5.78			
Pure Premium Indicated by National Relativity		43%	0.791	40%	1.378	2.17			
Pure Premium Present on Rate Level		44%	1.073	40%	2.355	3.43			
Pure Premium Derived by Formula			1.063		2.264	3.33			

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	34,149,914	2	39,703	30	233,632	22,058	506,766	802,159	2.35
7/08 through 6/09	35,564,551	2	27,887	21	191,369	5,258	281,904	506,418	1.42
7/09 through 6/10	39,681,543	5	113,375	24	239,520	118,906	416,469	888,270	2.24
7/10 through 6/11	39,933,747	0	0	14	238,982	0	700,936	939,918	2.35
7/11 through 6/12	40,379,378	0	0	16	397,054	0	506,655	903,709	2.24
5 YR. TOTAL	189,709,133	9	180,965	105	1,300,557	146,222	2,412,730	4,040,474	2.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.781	54%	1.349	2.13			
Pure Premium Indicated by National Relativity		30%	0.786	23%	1.351	2.14			
Pure Premium Present on Rate Level		30%	0.883	23%	1.412	2.30			
Pure Premium Derived by Formula			0.813		1.364	2.18			

CLASS 4279		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	22,845,464	1	26,165	12	173,386	3,851	603,415	806,817	3.53
7/08 through 6/09	23,489,644	1	3,821	11	138,951	605	254,039	397,416	1.69
7/09 through 6/10	23,603,482	1	3,112	10	147,727	4,015	232,803	387,657	1.64
7/10 through 6/11	15,708,728	0	0	11	156,289	0	240,714	397,003	2.53
7/11 through 6/12	15,769,147	3	52,309	6	483,700	60,406	159,501	755,916	4.79
5 YR. TOTAL	101,416,465	6	85,407	50	1,100,053	68,877	1,490,472	2,744,809	2.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.169	45%	1.538	2.71			
Pure Premium Indicated by National Relativity		34%	0.841	27%	1.392	2.23			
Pure Premium Present on Rate Level		34%	0.934	28%	1.679	2.61			
Pure Premium Derived by Formula			0.978		1.538	2.52			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4282		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	260,746	0	0	0	0	0	2,780	2,780	1.07
7/08 through 6/09	270,828	0	0	0	0	0	0	0	0.00
7/09 through 6/10	308,817	0	0	2	127	0	1,839	1,966	0.64
7/10 through 6/11	450,300	0	0	1	4,415	0	3,476	7,891	1.75
7/11 through 6/12	97,603	0	0	0	0	0	15,538	15,538	15.92
5 YR. TOTAL	1,388,294	0	0	3	4,542	0	23,633	28,175	2.03
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.327	6%		1.702		2.03	
Pure Premium Indicated by National Relativity		10%	0.184	11%		0.692		0.88	
Pure Premium Present on Rate Level		84%	1.043	83%		0.961		2.00	
Pure Premium Derived by Formula		0.914		0.976				1.89	

CLASS 4283		BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,316,741	1	89,230	7	140,533	232,199	206,899	668,861	5.43
7/08 through 6/09	13,625,133	0	0	5	35,557	0	120,445	156,002	1.15
7/09 through 6/10	12,830,417	0	0	2	12,594	0	92,672	105,266	0.82
7/10 through 6/11	14,603,803	3	88,866	4	30,639	196,424	53,148	369,077	2.53
7/11 through 6/12	16,568,389	0	0	4	14,398	0	33,379	47,777	0.29
5 YR. TOTAL	69,944,483	4	178,096	22	233,721	428,623	506,543	1,346,983	1.93
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.589	42%		1.337		1.93	
Pure Premium Indicated by National Relativity		36%	0.664	29%		0.965		1.63	
Pure Premium Present on Rate Level		36%	0.981	29%		2.043		3.02	
Pure Premium Derived by Formula		0.757		1.434				2.19	

CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	264,693,339	15	245,346	97	947,546	295,577	1,785,252	3,273,721	1.24
7/08 through 6/09	246,830,713	7	153,506	104	1,334,712	218,961	3,550,861	5,258,040	2.13
7/09 through 6/10	232,467,403	10	347,232	98	1,400,165	212,081	2,567,425	4,526,903	1.95
7/10 through 6/11	242,037,979	10	437,509	85	1,454,460	664,073	2,580,470	5,136,512	2.12
7/11 through 6/12	241,605,665	11	417,039	107	2,223,990	363,567	2,891,534	5,896,130	2.44
5 YR. TOTAL	1,227,635,099	53	1,600,632	491	7,360,873	1,754,259	13,375,542	24,091,306	1.96
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		76%	0.730	100%		1.232		1.96	
Pure Premium Indicated by National Relativity		12%	0.698	0%		1.136		1.83	
Pure Premium Present on Rate Level		12%	0.689	0%		1.216		1.91	
Pure Premium Derived by Formula		0.721		1.232				1.95	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	27,001,910	2	47,038	25	278,832	25,759	574,963	926,592	3.43
7/08 through 6/09	23,209,218	1	6,608	13	170,450	0	539,701	716,759	3.09
7/09 through 6/10	19,555,834	3	19,157	12	125,444	19,931	425,813	590,345	3.02
7/10 through 6/11	21,408,979	6	221,585	16	357,288	324,690	677,094	1,580,657	7.38
7/11 through 6/12	20,783,252	5	278,234	16	150,241	431,104	531,494	1,391,073	6.69
5 YR. TOTAL	111,959,193	17	572,622	82	1,082,255	801,484	2,749,065	5,205,426	4.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.478	54%	3.171	4.65			
Pure Premium Indicated by National Relativity		31%	1.273	23%	2.178	3.45			
Pure Premium Present on Rate Level		32%	1.252	23%	2.434	3.69			
Pure Premium Derived by Formula		1.342		2.773		4.12			

CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,114,368	1	3,758	3	22,946	2,175	46,893	75,772	0.93
7/08 through 6/09	9,115,232	0	0	5	107,299	0	148,242	255,541	2.80
7/09 through 6/10	8,150,128	0	0	5	45,316	0	61,689	107,005	1.31
7/10 through 6/11	9,285,628	0	0	2	8,775	0	16,819	25,594	0.28
7/11 through 6/12	8,308,091	0	0	2	71,803	0	60,862	132,665	1.60
5 YR. TOTAL	42,973,447	1	3,758	17	256,139	2,175	334,505	596,577	1.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.605	28%	0.783	1.39			
Pure Premium Indicated by National Relativity		40%	0.691	36%	1.084	1.78			
Pure Premium Present on Rate Level		40%	0.749	36%	1.187	1.94			
Pure Premium Derived by Formula		0.697		1.037		1.73			

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,077,992	0	0	0	0	0	2,324	2,324	0.11
7/08 through 6/09	2,236,152	0	0	1	2,063	0	31,408	33,471	1.50
7/09 through 6/10	2,372,352	0	0	0	0	0	7,394	7,394	0.31
7/10 through 6/11	2,109,172	0	0	0	0	0	447	447	0.02
7/11 through 6/12	2,381,643	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,177,311	0	0	1	2,063	0	41,573	43,636	0.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.018	12%	0.372	0.39			
Pure Premium Indicated by National Relativity		24%	0.368	26%	0.474	0.84			
Pure Premium Present on Rate Level		66%	0.435	62%	0.568	1.00			
Pure Premium Derived by Formula		0.377		0.520		0.90			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,810,690	0	0	1	40,186	0	38,241	78,427	2.06
7/08 through 6/09	3,594,051	0	0	1	14,669	0	38,384	53,053	1.48
7/09 through 6/10	3,181,160	0	0	0	0	0	6,820	6,820	0.21
7/10 through 6/11	4,482,433	0	0	2	14,445	0	18,411	32,856	0.73
7/11 through 6/12	5,032,258	0	0	1	14,077	0	17,981	32,058	0.64
5 YR. TOTAL	20,100,592	0	0	5	83,377	0	119,837	203,214	1.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.415	19%	0.596	1.01			
Pure Premium Indicated by National Relativity		32%	0.517	34%	0.918	1.44			
Pure Premium Present on Rate Level		55%	0.522	47%	0.950	1.47			
Pure Premium Derived by Formula		0.506		0.872		1.38			

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,046,673	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,893,728	0	0	0	0	0	1,600	1,600	0.08
7/09 through 6/10	1,878,309	0	0	0	0	0	619	619	0.03
7/10 through 6/11	2,235,527	0	0	1	13,688	0	9,829	23,517	1.05
7/11 through 6/12	2,139,750	0	0	0	0	0	246	246	0.01
5 YR. TOTAL	10,193,987	0	0	1	13,688	0	12,294	25,982	0.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.134	11%	0.121	0.26			
Pure Premium Indicated by National Relativity		26%	0.306	27%	0.413	0.72			
Pure Premium Present on Rate Level		65%	0.385	62%	0.504	0.89			
Pure Premium Derived by Formula		0.342		0.437		0.78			

CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	88,246,380	2	80,503	18	110,331	45,614	315,955	552,403	0.63
7/08 through 6/09	94,729,224	5	146,230	18	226,755	159,688	692,036	1,224,709	1.29
7/09 through 6/10	94,495,656	5	103,584	9	187,026	166,821	400,386	857,817	0.91
7/10 through 6/11	96,783,475	4	151,988	16	216,218	182,406	309,072	859,684	0.89
7/11 through 6/12	85,400,815	0	0	9	95,180	0	279,307	374,487	0.44
5 YR. TOTAL	459,655,550	16	482,305	70	835,510	554,529	1,996,756	3,869,100	0.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.287	53%	0.555	0.84			
Pure Premium Indicated by National Relativity		31%	0.337	23%	0.655	0.99			
Pure Premium Present on Rate Level		31%	0.329	24%	0.549	0.88			
Pure Premium Derived by Formula		0.316		0.577		0.89			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	110,333,958	15	465,738	55	552,967	407,307	1,139,520	2,565,532	2.33
7/08 through 6/09	95,882,403	11	759,779	46	925,293	575,366	1,500,273	3,760,711	3.92
7/09 through 6/10	109,151,351	15	411,563	59	1,108,703	434,540	1,837,376	3,792,182	3.47
7/10 through 6/11	99,913,482	5	212,388	43	1,313,992	309,449	1,321,814	3,157,643	3.16
7/11 through 6/12	94,615,759	6	279,135	42	864,251	445,377	2,084,923	3,673,686	3.88
5 YR. TOTAL	509,896,953	52	2,128,603	245	4,765,206	2,172,039	7,883,906	16,949,754	3.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		70%	1.352	89%	1.972			3.32	
Pure Premium Indicated by National Relativity		15%	1.157	5%	1.886			3.04	
Pure Premium Present on Rate Level		15%	1.354	6%	1.842			3.20	
Pure Premium Derived by Formula		1.323				1.960		3.28	

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,282,899	1	33,529	1	4,227	45,806	44,258	127,820	3.89
7/08 through 6/09	4,469,810	0	0	0	0	0	8,784	8,784	0.20
7/09 through 6/10	4,433,466	0	0	1	7,594	0	36,619	44,213	1.00
7/10 through 6/11	3,325,306	0	0	2	67,595	0	47,467	115,062	3.46
7/11 through 6/12	1,395,288	0	0	0	0	0	18,506	18,506	1.33
5 YR. TOTAL	16,906,769	1	33,529	4	79,416	45,806	155,634	314,385	1.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.668	23%	1.191			1.86	
Pure Premium Indicated by National Relativity		40%	1.919	38%	1.942			3.86	
Pure Premium Present on Rate Level		41%	1.652	39%	1.872			3.52	
Pure Premium Derived by Formula		1.572				1.742		3.31	

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,770,872	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,967,707	0	0	0	0	0	832	832	0.04
7/09 through 6/10	1,834,369	1	10,730	1	600	9,018	15,112	35,460	1.93
7/10 through 6/11	1,435,515	0	0	0	0	0	5,270	5,270	0.37
7/11 through 6/12	1,328,903	0	0	0	0	0	612	612	0.05
5 YR. TOTAL	8,337,366	1	10,730	1	600	9,018	21,826	42,174	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.136	12%	0.370			0.51	
Pure Premium Indicated by National Relativity		36%	0.448	38%	0.881			1.33	
Pure Premium Present on Rate Level		55%	0.468	50%	0.713			1.18	
Pure Premium Derived by Formula		0.431				0.736		1.17	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	0.366	25%	0.605	0.97			
Pure Premium Present on Rate Level		76%	0.639	75%	0.828	1.47			
Pure Premium Derived by Formula		0.573		0.772		1.35			

CLASS 4439		LACQUER OR VARNISH MANUFACTURING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,328,183	0	0	1	20,532	0	67,898	88,430	1.21
7/08 through 6/09	6,648,008	0	0	1	442	0	6,812	7,254	0.11
7/09 through 6/10	8,680,182	2	13,258	1	978	5,039	14,284	33,559	0.39
7/10 through 6/11	8,306,816	1	8,789	1	130,567	0	305,507	444,863	5.36
7/11 through 6/12	8,829,591	1	68,714	1	30,172	328,042	90,664	517,592	5.86
5 YR. TOTAL	39,792,780	4	90,761	5	182,691	333,081	485,165	1,091,698	2.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.687	26%	2.056	2.74			
Pure Premium Indicated by National Relativity		17%	0.649	18%	1.329	1.98			
Pure Premium Present on Rate Level		64%	0.653	56%	1.130	1.78			
Pure Premium Derived by Formula		0.659		1.407		2.07			

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	24,475,432	0	0	9	99,489	0	195,385	294,874	1.20
7/08 through 6/09	22,613,147	2	90,746	11	214,516	208,037	426,089	939,388	4.15
7/09 through 6/10	21,815,576	2	13,277	8	78,533	76,788	201,086	369,684	1.70
7/10 through 6/11	20,975,213	2	81,594	12	62,554	69,869	190,422	404,439	1.93
7/11 through 6/12	27,876,564	1	9,419	16	194,615	815	337,454	542,303	1.95
5 YR. TOTAL	117,755,932	7	195,036	56	649,707	355,509	1,350,436	2,550,688	2.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.717	45%	1.449	2.17			
Pure Premium Indicated by National Relativity		33%	0.970	27%	1.675	2.65			
Pure Premium Present on Rate Level		34%	0.886	28%	1.455	2.34			
Pure Premium Derived by Formula		0.858		1.512		2.37			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	35,475,412	3	120,101	21	213,061	184,861	451,221	969,244	2.73
7/08 through 6/09	34,013,489	1	4,423	12	122,058	0	234,518	360,999	1.06
7/09 through 6/10	28,396,182	2	49,750	9	88,273	57,446	120,336	315,805	1.11
7/10 through 6/11	38,963,107	1	12,504	10	280,118	6,620	371,693	670,935	1.72
7/11 through 6/12	36,873,621	2	33,896	14	178,896	40,297	382,594	635,683	1.72
5 YR. TOTAL	173,721,811	9	220,674	66	882,406	289,224	1,560,362	2,952,666	1.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.635	48%	1.065	1.70			
Pure Premium Indicated by National Relativity		32%	0.852	26%	1.412	2.26			
Pure Premium Present on Rate Level		32%	0.763	26%	1.164	1.93			
Pure Premium Derived by Formula		0.745		1.181		1.93			

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	347,411	0	0	0	0	0	0	0	0.00
7/08 through 6/09	51,117	0	0	0	0	0	0	0	0.00
7/09 through 6/10	111,752	0	0	0	0	0	0	0	0.00
7/10 through 6/11	553,230	0	0	0	0	0	3,128	3,128	0.57
7/11 through 6/12	1,139,170	0	0	0	0	0	2,059	2,059	0.18
5 YR. TOTAL	2,202,680	0	0	0	0	0	5,187	5,187	0.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.235	0.24			
Pure Premium Indicated by National Relativity		46%	0.697	46%	1.104	1.80			
Pure Premium Present on Rate Level		47%	0.869	46%	1.155	2.02			
Pure Premium Derived by Formula		0.729		1.058		1.79			

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	289,985,260	37	1,260,056	151	2,235,528	1,251,222	3,995,018	8,741,824	3.01
7/08 through 6/09	271,387,502	29	1,008,853	130	1,508,243	1,169,725	2,627,636	6,314,457	2.33
7/09 through 6/10	266,484,716	29	462,080	139	1,525,039	655,442	2,816,322	5,458,883	2.05
7/10 through 6/11	277,907,539	23	442,269	163	2,073,530	408,623	3,414,628	6,339,050	2.28
7/11 through 6/12	263,780,688	19	468,411	107	1,351,737	419,096	2,538,778	4,778,022	1.81
5 YR. TOTAL	1,369,545,705	137	3,641,669	690	8,694,077	3,904,108	15,392,382	31,632,236	2.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	0.901	100%	1.409	2.31			
Pure Premium Indicated by National Relativity		4%	0.825	0%	1.496	2.32			
Pure Premium Present on Rate Level		5%	0.988	0%	1.524	2.51			
Pure Premium Derived by Formula		0.902		1.409		2.31			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	353,453	0	0	0	0	0	5,632	5,632	1.59
7/08 through 6/09	457,152	0	0	0	0	0	1,051	1,051	0.23
7/09 through 6/10	397,341	0	0	1	44,123	0	82,062	126,185	31.76
7/10 through 6/11	530,342	0	0	0	0	0	1,971	1,971	0.37
7/11 through 6/12	834,908	1	152,065	0	0	631,340	1,412	784,817	94.00
5 YR. TOTAL	2,573,196	1	152,065	1	44,123	631,340	92,128	919,656	35.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	7.624	9%	28.116	35.74			
Pure Premium Indicated by National Relativity		42%	0.756	45%	1.283	2.04			
Pure Premium Present on Rate Level		50%	1.222	46%	1.272	2.49			
Pure Premium Derived by Formula		1.538		3.693		5.23			

CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	278,524,371	2	67,970	11	188,927	40,757	336,891	634,545	0.23
7/08 through 6/09	275,909,293	2	16,889	12	216,615	2,979	295,284	531,767	0.19
7/09 through 6/10	279,975,748	3	35,782	12	197,735	47,253	934,578	1,215,348	0.43
7/10 through 6/11	370,565,362	2	207,853	12	101,088	84,923	241,273	635,137	0.17
7/11 through 6/12	360,571,163	6	150,381	19	161,304	232,900	543,271	1,087,856	0.30
5 YR. TOTAL	1,565,545,937	15	478,875	66	865,669	408,812	2,351,297	4,104,653	0.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.086	59%	0.176	0.26			
Pure Premium Indicated by National Relativity		27%	0.194	20%	0.344	0.54			
Pure Premium Present on Rate Level		27%	0.155	21%	0.218	0.37			
Pure Premium Derived by Formula		0.134		0.218		0.35			

CLASS 4557		INK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	26,352,746	0	0	11	97,117	0	151,835	248,952	0.95
7/08 through 6/09	19,238,262	2	72,427	5	145,843	223,011	190,764	632,045	3.29
7/09 through 6/10	19,262,154	2	44,419	8	46,431	27,387	61,098	179,335	0.93
7/10 through 6/11	19,447,217	1	46,834	11	260,816	295,828	716,167	1,319,645	6.79
7/11 through 6/12	20,671,943	0	0	7	90,274	0	111,578	201,852	0.98
5 YR. TOTAL	104,972,322	5	163,680	42	640,481	546,226	1,231,442	2,581,829	2.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.766	40%	1.693	2.46			
Pure Premium Indicated by National Relativity		35%	0.715	30%	1.207	1.92			
Pure Premium Present on Rate Level		36%	0.715	30%	1.247	1.96			
Pure Premium Derived by Formula		0.730		1.413		2.14			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4558		PAINT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	32,971,733	0	0	22	120,460	0	178,292	298,752	0.91
7/08 through 6/09	26,188,831	0	0	11	41,502	0	86,917	128,419	0.49
7/09 through 6/10	29,019,458	0	0	4	112,279	0	137,682	249,961	0.86
7/10 through 6/11	25,196,238	2	46,969	6	71,234	19,056	112,715	249,974	0.99
7/11 through 6/12	27,368,180	2	92,118	15	278,423	37,569	289,475	697,585	2.55
5 YR. TOTAL	140,744,440	4	139,087	58	623,898	56,625	805,081	1,624,691	1.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.542	38%	0.612	1.15			
Pure Premium Indicated by National Relativity		35%	0.506	31%	0.941	1.45			
Pure Premium Present on Rate Level		36%	0.552	31%	0.818	1.37			
Pure Premium Derived by Formula		0.533		0.778		1.31			

CLASS 4568		SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	367,491	0	0	0	0	0	0	0	0.00
7/08 through 6/09	362,564	0	0	0	0	0	2,441	2,441	0.67
7/09 through 6/10	493,207	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,797,772	0	0	0	0	0	1,174	1,174	0.07
7/11 through 6/12	1,988,436	0	0	4	232,716	0	679,278	911,994	45.86
5 YR. TOTAL	5,009,470	0	0	4	232,716	0	682,893	915,609	18.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	4.646	13%	13.632	18.28			
Pure Premium Indicated by National Relativity		38%	0.738	40%	1.007	1.75			
Pure Premium Present on Rate Level		51%	1.214	47%	1.466	2.68			
Pure Premium Derived by Formula		1.411		2.864		4.28			

CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,142,451	0	0	1	755	0	7,195	7,950	0.70
7/08 through 6/09	1,043,266	0	0	0	0	0	0	0	0.00
7/09 through 6/10	773,910	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,141,618	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,197,214	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,298,459	0	0	1	755	0	7,195	7,950	0.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.014	9%	0.136	0.15			
Pure Premium Indicated by National Relativity		34%	0.207	36%	0.472	0.68			
Pure Premium Present on Rate Level		59%	0.389	55%	0.556	0.95			
Pure Premium Derived by Formula		0.301		0.488		0.79			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	28,735,574	4	112,133	14	420,621	242,962	876,628	1,652,344	5.75
7/08 through 6/09	30,326,323	0	0	13	202,894	0	447,451	650,345	2.14
7/09 through 6/10	25,665,827	3	117,030	12	192,038	187,154	398,751	894,973	3.49
7/10 through 6/11	32,195,065	5	135,829	14	958,358	120,025	438,777	1,652,989	5.14
7/11 through 6/12	34,902,312	2	17,728	9	150,242	21,283	364,724	553,977	1.59
5 YR. TOTAL	151,825,101	14	382,720	62	1,924,153	571,424	2,526,331	5,404,628	3.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		46%	1.519		59%	2.040		3.56	
Pure Premium Indicated by National Relativity		27%	1.495		20%	2.913		4.41	
Pure Premium Present on Rate Level		27%	1.639		21%	2.211		3.85	
Pure Premium Derived by Formula			1.545			2.251		3.80	

CLASS 4597		INK (WRITING), MUCILAGE OR PASTE MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	241,110	0	0	1	96	0	5,385	5,481	2.27
7/08 through 6/09	1,398,989	0	0	0	0	0	294	294	0.02
7/09 through 6/10	1,338,433	0	0	0	0	0	2,984	2,984	0.22
7/10 through 6/11	288,621	0	0	0	0	0	2,007	2,007	0.70
7/11 through 6/12	91,572	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,358,725	0	0	1	96	0	10,670	10,766	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	0.003		7%	0.318		0.32	
Pure Premium Indicated by National Relativity		11%	0.888		12%	1.075		1.96	
Pure Premium Present on Rate Level		84%	0.351		81%	0.444		0.80	
Pure Premium Derived by Formula			0.393			0.511		0.90	

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	225,821,788	9	144,425	41	413,400	137,487	702,424	1,397,736	0.62
7/08 through 6/09	217,643,227	3	18,243	46	797,476	5,774	948,795	1,770,288	0.81
7/09 through 6/10	239,175,755	8	143,383	30	385,896	89,211	671,698	1,290,188	0.54
7/10 through 6/11	282,148,445	20	667,160	40	614,639	718,312	904,065	2,904,176	1.03
7/11 through 6/12	268,349,335	11	274,840	29	401,398	359,363	933,819	1,969,420	0.73
5 YR. TOTAL	1,233,138,550	51	1,248,051	186	2,612,809	1,310,147	4,160,801	9,331,808	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		58%	0.313		77%	0.444		0.76	
Pure Premium Indicated by National Relativity		21%	0.328		11%	0.546		0.87	
Pure Premium Present on Rate Level		21%	0.351		12%	0.527		0.88	
Pure Premium Derived by Formula			0.324			0.465		0.79	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	22,528,752	3	225,786	4	35,515	123,022	139,135	523,458	2.32
7/08 through 6/09	22,986,271	1	24,959	6	81,658	117,910	172,835	397,362	1.73
7/09 through 6/10	25,005,859	0	0	6	64,124	0	199,002	263,126	1.05
7/10 through 6/11	24,278,732	1	49,137	8	134,189	33,817	282,775	499,918	2.06
7/11 through 6/12	28,521,938	2	68,691	4	120,957	78,146	242,565	510,359	1.79
5 YR. TOTAL	123,321,552	7	368,573	28	436,443	352,895	1,036,312	2,194,223	1.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.653	43%	1.126	1.78			
Pure Premium Indicated by National Relativity		32%	1.023	28%	1.529	2.55			
Pure Premium Present on Rate Level		32%	1.076	29%	1.244	2.32			
Pure Premium Derived by Formula		0.907		1.273		2.18			

CLASS 4653		GLUE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	985,418	0	0	0	0	0	0	0	0.00
7/08 through 6/09	739,261	0	0	0	0	0	0	0	0.00
7/09 through 6/10	708,197	0	0	1	5,200	0	0	5,200	0.73
7/10 through 6/11	416,569	0	0	0	0	0	0	0	0.00
7/11 through 6/12	342,840	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,192,285	0	0	1	5,200	0	0	5,200	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.163	9%	0.000	0.16			
Pure Premium Indicated by National Relativity		26%	0.589	28%	1.475	2.06			
Pure Premium Present on Rate Level		67%	0.700	63%	0.918	1.62			
Pure Premium Derived by Formula		0.634		0.991		1.63			

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,997,593	1	378,006	4	42,936	387,720	68,055	876,717	43.89
7/08 through 6/09	2,229,204	1	3,644	2	2,670	2,063	2,093	10,470	0.47
7/09 through 6/10	2,091,687	0	0	0	0	0	2,093	2,093	0.10
7/10 through 6/11	2,152,369	1	28,844	1	878	7,027	1,472	38,221	1.78
7/11 through 6/12	2,540,530	0	0	1	26,890	0	60,394	87,284	3.44
5 YR. TOTAL	11,011,383	3	410,494	8	73,374	396,810	134,107	1,014,785	9.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	4.394	28%	4.822	9.22			
Pure Premium Indicated by National Relativity		39%	2.888	36%	4.005	6.89			
Pure Premium Present on Rate Level		39%	3.313	36%	4.768	8.08			
Pure Premium Derived by Formula		3.385		4.508		7.89			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,468	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,468	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	2.537	22%	8.493	11.03			
Pure Premium Present on Rate Level		78%	1.762	77%	2.920	4.68			
Pure Premium Derived by Formula		1.907		4.117		6.02			

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,495,710	1	694	1	708	15,884	3,157	20,443	0.82
7/08 through 6/09	2,355,335	0	0	1	1,333	0	3,660	4,993	0.21
7/09 through 6/10	1,702,268	0	0	1	7,139	0	13,330	20,469	1.20
7/10 through 6/11	1,258,032	1	74,602	1	713	88,089	1,986	165,390	13.15
7/11 through 6/12	1,343,484	0	0	2	36,370	0	42,424	78,794	5.87
5 YR. TOTAL	9,154,829	2	75,296	6	46,263	103,973	64,557	290,089	3.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.328	16%	1.841	3.17			
Pure Premium Indicated by National Relativity		43%	1.558	42%	2.118	3.68			
Pure Premium Present on Rate Level		45%	0.965	42%	1.342	2.31			
Pure Premium Derived by Formula		1.264		1.748		3.01			

CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,811,654	0	0	0	0	0	5,369	5,369	0.19
7/08 through 6/09	6,152,868	1	12,134	2	48,201	30,570	45,634	136,539	2.22
7/09 through 6/10	6,732,281	0	0	1	2,467	0	10,151	12,618	0.19
7/10 through 6/11	7,418,207	0	0	2	1,859	0	4,303	6,162	0.08
7/11 through 6/12	9,441,129	1	95,461	1	1,644	687,195	66,161	850,461	9.01
5 YR. TOTAL	32,556,139	2	107,595	6	54,171	717,765	131,618	1,011,149	3.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.497	23%	2.609	3.11			
Pure Premium Indicated by National Relativity		35%	0.761	37%	1.206	1.97			
Pure Premium Present on Rate Level		48%	0.652	40%	0.982	1.63			
Pure Premium Derived by Formula		0.664		1.439		2.10			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4692		DENTAL LABORATORY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	23,062,384	0	0	2	27,934	0	60,451	88,385	0.38
7/08 through 6/09	23,349,978	2	48,820	1	2,789	33,533	28,716	113,858	0.49
7/09 through 6/10	23,374,524	1	44,724	3	40,515	0	49,131	134,370	0.58
7/10 through 6/11	23,152,297	0	0	2	22,393	0	41,981	64,374	0.28
7/11 through 6/12	25,278,590	0	0	1	57,319	0	76,365	133,684	0.53
5 YR. TOTAL	118,217,773	3	93,544	9	150,950	33,533	256,644	534,671	0.45
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.207	24%	0.245			0.45	
Pure Premium Indicated by National Relativity		40%	0.193	38%	0.274			0.47	
Pure Premium Present on Rate Level		41%	0.213	38%	0.298			0.51	
Pure Premium Derived by Formula		0.204		0.276				0.48	

CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	88,254,434	1	34,052	9	52,134	28,145	105,442	219,773	0.25
7/08 through 6/09	247,267,691	3	68,501	16	255,744	47,253	450,137	821,635	0.33
7/09 through 6/10	249,540,075	5	138,051	13	295,257	178,475	393,319	1,005,102	0.40
7/10 through 6/11	121,873,229	7	256,565	13	159,600	227,279	294,694	938,138	0.77
7/11 through 6/12	122,394,992	0	0	6	70,757	0	139,483	210,240	0.17
5 YR. TOTAL	829,330,421	16	497,169	57	833,492	481,152	1,383,075	3,194,888	0.39
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.160	52%	0.225			0.39	
Pure Premium Indicated by National Relativity		29%	0.265	24%	0.490			0.76	
Pure Premium Present on Rate Level		30%	0.222	24%	0.299			0.52	
Pure Premium Derived by Formula		0.209		0.306				0.52	

CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,179,961	0	0	1	20,349	0	45,248	65,597	2.06
7/08 through 6/09	3,224,371	0	0	2	73,129	0	81,712	154,841	4.80
7/09 through 6/10	3,078,071	0	0	0	0	0	1,883	1,883	0.06
7/10 through 6/11	9,149,667	0	0	4	116,325	0	122,751	239,076	2.61
7/11 through 6/12	13,365,620	0	0	2	20,854	0	69,596	90,450	0.68
5 YR. TOTAL	31,997,690	0	0	9	230,657	0	321,190	551,847	1.73
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.721	27%	1.004			1.73	
Pure Premium Indicated by National Relativity		40%	0.808	36%	1.175			1.98	
Pure Premium Present on Rate Level		40%	0.916	37%	1.557			2.47	
Pure Premium Derived by Formula		0.834		1.270				2.10	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4716		LARD REFINING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	299,903	0	0	0	0	0	0	0	0.00
7/08 through 6/09	270,102	0	0	0	0	0	0	0	0.00
7/09 through 6/10	282,850	0	0	0	0	0	0	0	0.00
7/10 through 6/11	314,930	0	0	0	0	0	2,393	2,393	0.76
7/11 through 6/12	318,383	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,486,168	0	0	0	0	0	2,393	2,393	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	8%	0.161	0.16			
Pure Premium Indicated by National Relativity		8%	2.337	8%	3.379	5.72			
Pure Premium Present on Rate Level		84%	1.920	84%	1.783	3.70			
Pure Premium Derived by Formula			1.800		1.781	3.58			

CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,431,702	1	22,364	1	23,806	27,682	28,177	102,029	2.30
7/08 through 6/09	4,657,365	0	0	1	804	0	26,008	26,812	0.58
7/09 through 6/10	5,081,931	0	0	0	0	0	4,005	4,005	0.08
7/10 through 6/11	5,780,780	0	0	1	11,603	0	17,437	29,040	0.50
7/11 through 6/12	5,403,876	1	77,638	1	15,444	38,917	36,032	168,031	3.11
5 YR. TOTAL	25,355,654	2	100,002	4	51,657	66,599	111,659	329,917	1.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.598	20%	0.703	1.30			
Pure Premium Indicated by National Relativity		27%	0.784	28%	1.696	2.48			
Pure Premium Present on Rate Level		58%	0.561	52%	0.921	1.48			
Pure Premium Derived by Formula			0.627		1.094	1.72			

CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	88,905,124	7	161,619	25	283,125	668,620	454,309	1,567,673	1.76
7/08 through 6/09	86,149,879	14	406,139	34	333,693	526,557	495,532	1,761,921	2.05
7/09 through 6/10	79,286,697	1	6,609	28	289,167	6,514	406,872	709,162	0.89
7/10 through 6/11	75,553,061	4	117,303	27	267,506	127,783	511,241	1,023,833	1.36
7/11 through 6/12	80,294,579	1	17,006	19	258,366	20,439	595,026	890,837	1.11
5 YR. TOTAL	410,189,340	27	708,676	133	1,431,857	1,349,913	2,462,980	5,953,426	1.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.522	66%	0.930	1.45			
Pure Premium Indicated by National Relativity		25%	0.695	17%	1.217	1.91			
Pure Premium Present on Rate Level		25%	0.721	17%	1.102	1.82			
Pure Premium Derived by Formula			0.615		1.008	1.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,296,577	0	0	0	0	0	1,852	1,852	0.04
7/08 through 6/09	3,709,209	0	0	2	12,133	0	36,859	48,992	1.32
7/09 through 6/10	2,216,096	0	0	1	445	0	6,607	7,052	0.32
7/10 through 6/11	2,856,818	0	0	3	15,341	0	15,872	31,213	1.09
7/11 through 6/12	6,255,937	0	0	2	30,080	0	98,336	128,416	2.05
5 YR. TOTAL	19,334,637	0	0	8	57,999	0	159,526	217,525	1.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.300	15%	0.825	1.13			
Pure Premium Indicated by National Relativity		44%	0.329	42%	0.481	0.81			
Pure Premium Present on Rate Level		45%	0.371	43%	0.574	0.95			
Pure Premium Derived by Formula		0.345		0.573		0.92			

CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,464,888	0	0	4	26,288	0	83,949	110,237	1.48
7/08 through 6/09	8,722,321	1	8,361	4	41,685	51,661	43,246	144,953	1.66
7/09 through 6/10	9,471,770	1	17,923	1	6,295	19,881	57,621	101,720	1.07
7/10 through 6/11	10,198,827	0	0	7	99,144	0	87,186	186,330	1.83
7/11 through 6/12	10,463,502	1	52,401	2	7,459	59,703	14,238	133,801	1.28
5 YR. TOTAL	46,321,308	3	78,685	18	180,871	131,245	286,240	677,041	1.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.560	30%	0.901	1.46			
Pure Premium Indicated by National Relativity		39%	0.775	35%	1.175	1.95			
Pure Premium Present on Rate Level		40%	0.737	35%	1.329	2.07			
Pure Premium Derived by Formula		0.715		1.147		1.86			

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	15,739	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,739	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		36%	0.641	38%	1.635	2.28			
Pure Premium Present on Rate Level		63%	0.682	61%	1.586	2.27			
Pure Premium Derived by Formula		0.660		1.589		2.25			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	103,591,577	10	385,266	33	306,069	473,370	524,590	1,689,295	1.63
7/08 through 6/09	115,474,405	3	266,469	40	1,038,488	229,403	837,841	2,372,201	2.05
7/09 through 6/10	113,311,360	5	812,528	30	495,662	595,858	897,768	2,801,816	2.47
7/10 through 6/11	125,402,585	10	389,325	24	520,120	1,061,427	749,473	2,720,345	2.17
7/11 through 6/12	131,877,350	10	297,162	32	496,465	175,877	892,031	1,861,535	1.41
5 YR. TOTAL	589,657,277	38	2,150,750	159	2,856,804	2,535,935	3,901,703	11,445,192	1.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.849	79%	1.092	1.94			
Pure Premium Indicated by National Relativity		20%	1.109	10%	2.152	3.26			
Pure Premium Present on Rate Level		20%	0.790	11%	1.194	1.98			
Pure Premium Derived by Formula		0.889		1.209		2.10			

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	3,796,789	1	24,315	5	44,854	22,431	110,852	202,452	5.33
7/08 through 6/09	1,669,832	0	0	1	1,826	0	10,176	12,002	0.72
7/09 through 6/10	1,141,201	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,167,430	1	14,569	0	0	35,900	6,028	56,497	4.84
7/11 through 6/12	1,265,868	0	0	0	0	0	2,392	2,392	0.19
5 YR. TOTAL	9,041,120	2	38,884	6	46,680	58,331	129,448	273,343	3.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.946	19%	2.077	3.02			
Pure Premium Indicated by National Relativity		33%	1.658	35%	2.284	3.94			
Pure Premium Present on Rate Level		53%	1.339	46%	2.220	3.56			
Pure Premium Derived by Formula		1.389		2.215		3.60			

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	191,310,239	1	15,056	15	241,847	0	224,064	480,967	0.25
7/08 through 6/09	154,029,721	3	126,858	15	236,880	142,057	417,884	923,679	0.60
7/09 through 6/10	94,815,428	3	471,406	12	256,995	485,496	288,540	1,502,437	1.58
7/10 through 6/11	87,299,568	1	4,400	11	111,666	4,691	277,691	398,448	0.46
7/11 through 6/12	107,843,713	2	20,819	7	91,093	30,710	244,801	387,423	0.36
5 YR. TOTAL	635,298,669	10	638,539	60	938,481	662,954	1,452,980	3,692,954	0.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.248	51%	0.333	0.58			
Pure Premium Indicated by National Relativity		29%	0.332	24%	0.504	0.84			
Pure Premium Present on Rate Level		29%	0.303	25%	0.379	0.68			
Pure Premium Derived by Formula		0.288		0.386		0.67			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	40,598,431	5	81,486	18	265,283	122,360	484,750	953,879	2.35
7/08 through 6/09	33,336,417	2	38,310	12	227,445	12,094	446,782	724,631	2.17
7/09 through 6/10	28,114,955	1	94,675	7	77,661	192,610	134,074	499,020	1.78
7/10 through 6/11	32,502,438	3	166,429	9	119,162	160,546	190,916	637,053	1.96
7/11 through 6/12	44,580,943	3	81,041	19	254,533	103,084	554,801	993,459	2.23
5 YR. TOTAL	179,133,184	14	461,941	65	944,084	590,694	1,811,323	3,808,042	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		37%	0.785	48%		1.341		2.13	
Pure Premium Indicated by National Relativity		31%	0.652	26%		0.958		1.61	
Pure Premium Present on Rate Level		32%	0.765	26%		1.125		1.89	
Pure Premium Derived by Formula			0.737			1.185		1.92	

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	103,772,954	10	501,255	12	123,309	991,625	289,744	1,905,933	1.84
7/08 through 6/09	103,734,978	5	58,415	8	101,966	15,374	274,826	450,581	0.44
7/09 through 6/10	129,447,769	4	163,272	14	204,179	147,942	339,685	855,078	0.66
7/10 through 6/11	143,190,983	3	79,277	13	224,944	125,822	458,526	888,569	0.62
7/11 through 6/12	133,360,531	4	194,120	17	334,525	179,246	607,074	1,314,965	0.99
5 YR. TOTAL	613,507,215	26	996,339	64	988,923	1,460,009	1,969,855	5,415,126	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	0.324	58%		0.559		0.88	
Pure Premium Indicated by National Relativity		28%	0.470	21%		0.658		1.13	
Pure Premium Present on Rate Level		28%	0.366	21%		0.523		0.89	
Pure Premium Derived by Formula			0.377			0.572		0.95	

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,137,200	1	345,877	10	107,395	325,423	252,478	1,031,173	12.67
7/08 through 6/09	7,937,578	1	9,425	3	25,311	16,086	75,279	126,101	1.59
7/09 through 6/10	8,662,049	1	34,151	3	6,540	9,947	56,871	107,509	1.24
7/10 through 6/11	11,929,473	2	139,578	4	5,360	365,858	70,792	581,588	4.88
7/11 through 6/12	10,616,798	0	0	2	15,068	0	8,770	23,838	0.23
5 YR. TOTAL	47,283,098	5	529,031	22	159,674	717,314	464,190	1,870,209	3.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	1.457	36%		2.499		3.96	
Pure Premium Indicated by National Relativity		37%	0.834	32%		1.525		2.36	
Pure Premium Present on Rate Level		37%	1.298	32%		2.147		3.45	
Pure Premium Derived by Formula			1.168			2.075		3.24	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	18,467,341	1	70,245	6	123,501	64,618	202,198	460,562	2.49
7/08 through 6/09	15,547,755	1	44,356	2	27,294	4,493	53,390	129,533	0.83
7/09 through 6/10	15,776,466	1	45,116	1	17,242	42,223	84,355	188,936	1.20
7/10 through 6/11	15,014,793	1	43,719	3	175,562	52,488	254,653	526,422	3.51
7/11 through 6/12	15,175,158	1	37,540	4	58,815	15,225	97,427	209,007	1.38
5 YR. TOTAL	79,981,513	5	240,976	16	402,414	179,047	692,023	1,514,460	1.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	0.804		29%	1.089		1.89	
Pure Premium Indicated by National Relativity		40%	0.313		35%	0.579		0.89	
Pure Premium Present on Rate Level		40%	0.393		36%	0.748		1.14	
Pure Premium Derived by Formula			0.443			0.788		1.23	

CLASS 4940		SODA WATER FOUNTAIN OR APPARATUS MFG.							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		18%	0.714		19%	1.430		2.14	
Pure Premium Present on Rate Level		82%	0.807		81%	0.703		1.51	
Pure Premium Derived by Formula			0.790			0.841		1.63	

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,593,626	1	16,706	1	1,275	20,983	8,593	47,557	0.45
7/08 through 6/09	9,582,762	0	0	3	46,004	0	125,161	171,165	1.79
7/09 through 6/10	7,754,181	0	0	1	4,630	0	5,268	9,898	0.13
7/10 through 6/11	6,232,144	0	0	4	52,733	0	55,358	108,091	1.73
7/11 through 6/12	6,772,143	0	0	3	74,224	0	181,187	255,411	3.77
5 YR. TOTAL	40,934,856	1	16,706	12	178,866	20,983	375,567	592,122	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	0.478		34%	0.969		1.45	
Pure Premium Indicated by National Relativity		35%	2.167		33%	2.540		4.71	
Pure Premium Present on Rate Level		36%	1.902		33%	2.124		4.03	
Pure Premium Derived by Formula			1.582			1.869		3.45	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	157,664,843	32	1,663,115	94	2,743,950	2,423,596	3,385,452	10,216,113	6.48
7/08 through 6/09	127,777,428	24	1,838,418	77	1,892,932	2,612,807	2,405,123	8,749,280	6.85
7/09 through 6/10	100,089,342	15	1,236,667	55	1,394,071	1,414,433	1,803,527	5,848,698	5.84
7/10 through 6/11	105,138,451	9	697,955	36	934,925	950,001	1,559,773	4,142,654	3.94
7/11 through 6/12	96,666,232	10	1,288,773	49	2,068,942	1,020,256	1,954,904	6,332,875	6.55
5 YR. TOTAL	587,336,296	90	6,724,928	311	9,034,820	8,421,093	11,108,779	35,289,620	6.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		92%	2.683		100%	3.325		6.01	
Pure Premium Indicated by National Relativity		4%	2.927		0%	3.968		6.90	
Pure Premium Present on Rate Level		4%	2.494		0%	3.130		5.62	
Pure Premium Derived by Formula		2.685			3.325			6.01	

CLASS 5037	PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	271,911	1	154,069	0	0	116,060	0	270,129	99.35
7/08 through 6/09	276,157	0	0	0	0	0	6,056	6,056	2.19
7/09 through 6/10	288,496	0	0	0	0	0	0	0	0.00
7/10 through 6/11	846,043	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,013,794	0	0	1	192,602	0	122,443	315,045	31.08
5 YR. TOTAL	2,696,401	1	154,069	1	192,602	116,060	128,499	591,230	21.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	12.857		21%	9.070		21.93	
Pure Premium Indicated by National Relativity		30%	7.153		32%	7.843		15.00	
Pure Premium Present on Rate Level		50%	11.347		47%	9.588		20.94	
Pure Premium Derived by Formula		10.391			8.921			19.31	

CLASS 5040	IRON OR STEEL: ERECTION-FRAME STRUCTURES								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							TOTAL
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	15,435,081	3	355,800	17	281,323	630,378	657,768	1,925,269	12.47
7/08 through 6/09	18,174,634	6	885,885	13	519,173	1,994,346	404,344	3,803,748	20.93
7/09 through 6/10	12,109,727	3	729,431	8	363,219	752,374	341,054	2,186,078	18.05
7/10 through 6/11	11,913,361	1	131,092	7	235,724	115,898	924,752	1,407,466	11.81
7/11 through 6/12	15,359,900	6	437,104	14	390,724	830,251	532,427	2,190,506	14.26
5 YR. TOTAL	72,992,703	19	2,539,312	59	1,790,163	4,323,247	2,860,345	11,513,067	15.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		61%	5.931		80%	9.842		15.77	
Pure Premium Indicated by National Relativity		19%	4.063		10%	4.924		8.99	
Pure Premium Present on Rate Level		20%	7.177		10%	10.465		17.64	
Pure Premium Derived by Formula		5.825			9.413			15.24	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5057		IRON OR STEEL: ERECTION NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	75,646,133	6	788,806	36	784,560	915,316	963,740	3,452,422	4.56
7/08 through 6/09	47,712,302	8	981,605	18	539,220	747,176	714,418	2,982,419	6.25
7/09 through 6/10	22,168,149	6	559,223	5	245,784	427,450	280,363	1,512,820	6.82
7/10 through 6/11	18,710,066	3	220,609	13	645,304	207,354	542,482	1,615,749	8.64
7/11 through 6/12	20,711,338	2	57,149	7	301,516	34,185	300,886	693,736	3.35
5 YR. TOTAL	184,947,988	25	2,607,392	79	2,516,384	2,331,481	2,801,889	10,257,146	5.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	2.770	72%	2.776	5.55			
Pure Premium Indicated by National Relativity		19%	1.903	14%	2.576	4.48			
Pure Premium Present on Rate Level		20%	2.850	14%	3.139	5.99			
Pure Premium Derived by Formula			2.621		2.799	5.42			

CLASS 5059		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,529,684	1	150,733	13	169,066	164,751	288,080	772,630	21.89
7/08 through 6/09	2,257,362	2	110,307	2	256,592	75,233	618,440	1,060,572	46.98
7/09 through 6/10	1,798,840	2	60,739	3	16,155	106,101	26,540	209,535	11.65
7/10 through 6/11	1,843,420	1	97,133	2	40,913	85,982	54,886	278,914	15.13
7/11 through 6/12	1,904,740	1	88,535	6	133,883	36,561	196,307	455,286	23.90
5 YR. TOTAL	11,334,046	7	507,447	26	616,609	468,628	1,184,253	2,776,937	24.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	9.918	47%	14.583	24.50			
Pure Premium Indicated by National Relativity		31%	5.789	26%	10.221	16.01			
Pure Premium Present on Rate Level		31%	13.581	27%	18.102	31.68			
Pure Premium Derived by Formula			9.774		14.399	24.17			

CLASS 5067		BRIDGE BUILDING-METAL							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	68,148	0	0	0	0	0	0	0	0.00
7/08 through 6/09	271,113	0	0	0	0	0	0	0	0.00
7/09 through 6/10	279,701	0	0	1	4,664	0	38,343	43,007	15.38
7/10 through 6/11	88,465	0	0	1	189,494	0	189,279	378,773	428.16
7/11 through 6/12	536,669	0	0	1	20,398	0	9,347	29,745	5.54
5 YR. TOTAL	1,244,096	0	0	3	214,556	0	236,969	451,525	36.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	17.246	11%	19.047	36.29			
Pure Premium Indicated by National Relativity		6%	0.048	6%	5.082	5.13			
Pure Premium Present on Rate Level		86%	2.901	83%	4.352	7.25			
Pure Premium Derived by Formula			3.877		6.012	9.89			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5069		IRON OR STEEL: ERECTION-CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	68,775	0	0	0	0	0	0	0	0.00
7/08 through 6/09	49,675	0	0	0	0	0	0	0	0.00
7/09 through 6/10	34,309	0	0	0	0	0	0	0	0.00
7/10 through 6/11	2,029	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,426	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	156,214	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	0.871	11%	1.195	2.07			
Pure Premium Present on Rate Level		83%	13.763	82%	10.797	24.56			
Pure Premium Derived by Formula		11.510		8.985		20.50			

CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	35,223,592	3	94,644	24	555,039	135,290	975,137	1,760,110	5.00
7/08 through 6/09	26,552,408	0	0	15	439,291	0	964,580	1,403,871	5.29
7/09 through 6/10	24,377,596	1	67,747	11	257,800	39,127	343,136	707,810	2.90
7/10 through 6/11	26,575,632	4	299,700	15	348,149	421,217	599,839	1,668,905	6.28
7/11 through 6/12	25,965,856	5	417,396	12	374,306	989,238	589,892	2,370,832	9.13
5 YR. TOTAL	138,695,084	13	879,487	77	1,974,585	1,584,872	3,472,584	7,911,528	5.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.058	61%	3.646	5.70			
Pure Premium Indicated by National Relativity		26%	2.260	19%	3.168	5.43			
Pure Premium Present on Rate Level		26%	2.005	20%	2.817	4.82			
Pure Premium Derived by Formula		2.097		3.389		5.49			

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	31,597,169	4	244,957	19	255,427	422,327	444,450	1,367,161	4.33
7/08 through 6/09	28,715,918	4	157,531	19	726,595	80,635	558,997	1,523,758	5.31
7/09 through 6/10	28,827,958	1	9,001	19	202,531	19,466	348,751	579,749	2.01
7/10 through 6/11	29,787,883	4	495,756	21	417,798	92,585	593,884	1,600,023	5.37
7/11 through 6/12	29,655,196	5	382,471	16	237,338	493,439	361,920	1,475,168	4.97
5 YR. TOTAL	148,584,124	18	1,289,716	94	1,839,689	1,108,452	2,308,002	6,545,859	4.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.106	60%	2.299	4.41			
Pure Premium Indicated by National Relativity		25%	1.805	20%	2.528	4.33			
Pure Premium Present on Rate Level		25%	2.111	20%	2.539	4.65			
Pure Premium Derived by Formula		2.032		2.393		4.43			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	34,656,886	1	210,927	11	256,169	125,881	281,315	874,292	2.52
7/08 through 6/09	33,121,188	4	257,052	5	60,326	333,357	151,938	802,673	2.42
7/09 through 6/10	33,213,470	2	247,458	7	110,803	167,559	235,092	760,912	2.29
7/10 through 6/11	32,835,921	1	48,152	5	129,826	75,158	707,907	961,043	2.93
7/11 through 6/12	25,097,256	3	272,270	9	123,853	223,450	174,709	794,282	3.16
5 YR. TOTAL	158,924,721	11	1,035,859	37	680,977	925,405	1,550,961	4,193,202	2.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.080	49%	1.558	2.64			
Pure Premium Indicated by National Relativity		30%	1.069	25%	1.190	2.26			
Pure Premium Present on Rate Level		31%	1.057	26%	1.440	2.50			
Pure Premium Derived by Formula		1.070		1.435		2.51			

CLASS 5183		PLUMBING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	411,969,655	33	1,790,128	145	3,263,828	2,871,118	4,627,088	12,552,162	3.05
7/08 through 6/09	355,673,869	35	3,634,847	131	3,793,546	3,879,361	4,148,445	15,456,199	4.35
7/09 through 6/10	346,382,852	37	1,668,908	102	2,722,136	2,585,771	3,469,867	10,446,682	3.02
7/10 through 6/11	330,948,297	26	1,516,318	109	2,363,128	2,885,309	3,335,263	10,100,018	3.05
7/11 through 6/12	345,931,457	19	1,444,248	124	2,920,654	1,204,945	4,799,447	10,369,294	3.00
5 YR. TOTAL	1,790,906,130	150	10,054,449	611	15,063,292	13,426,504	20,380,110	58,924,355	3.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.403	100%	1.888	3.29			
Pure Premium Indicated by National Relativity		0%	1.294	0%	1.607	2.90			
Pure Premium Present on Rate Level		0%	1.590	0%	1.964	3.55			
Pure Premium Derived by Formula		1.403		1.888		3.29			

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	45,182,177	3	844,250	13	395,908	380,990	487,818	2,108,966	4.67
7/08 through 6/09	42,501,114	4	47,655	17	290,460	38,899	353,066	730,080	1.72
7/09 through 6/10	37,725,209	2	56,292	10	150,424	18,338	225,380	450,434	1.19
7/10 through 6/11	33,826,374	4	219,684	6	175,987	138,273	240,104	774,048	2.29
7/11 through 6/12	36,337,328	1	72,148	5	146,315	108,086	152,196	478,745	1.32
5 YR. TOTAL	195,572,202	14	1,240,029	51	1,159,094	684,586	1,458,564	4,542,273	2.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.227	55%	1.096	2.32			
Pure Premium Indicated by National Relativity		25%	1.618	22%	1.904	3.52			
Pure Premium Present on Rate Level		25%	1.643	23%	1.541	3.18			
Pure Premium Derived by Formula		1.429		1.376		2.81			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	533,352,542	47	3,754,075	185	4,895,149	4,800,643	6,318,194	19,768,061	3.71
7/08 through 6/09	498,044,503	29	1,312,054	145	3,126,454	1,352,124	3,980,995	9,771,627	1.96
7/09 through 6/10	386,802,123	23	1,506,338	115	2,763,208	1,693,289	3,331,877	9,294,712	2.40
7/10 through 6/11	363,660,362	21	1,667,848	104	2,492,087	2,182,493	3,794,110	10,136,538	2.79
7/11 through 6/12	379,376,191	24	2,186,590	84	2,079,853	2,725,279	3,302,879	10,294,601	2.71
5 YR. TOTAL	2,161,235,721	144	10,426,905	633	15,356,751	12,753,828	20,728,055	59,265,539	2.74
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.193	100%	1.549			2.74	
Pure Premium Indicated by National Relativity		0%	1.103	0%	1.489			2.59	
Pure Premium Present on Rate Level		0%	1.120	0%	1.408			2.53	
Pure Premium Derived by Formula			1.193		1.549			2.74	

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	318,069,090	8	771,540	40	929,912	203,354	780,706	2,685,512	0.84
7/08 through 6/09	302,901,240	9	306,211	49	645,276	332,077	940,769	2,224,333	0.73
7/09 through 6/10	299,630,225	19	1,623,730	41	787,972	1,086,612	1,075,143	4,573,457	1.53
7/10 through 6/11	307,768,993	14	475,164	37	463,114	457,244	1,162,642	2,558,164	0.83
7/11 through 6/12	328,265,231	3	106,912	33	528,534	65,733	1,024,010	1,725,189	0.53
5 YR. TOTAL	1,556,634,779	53	3,283,557	200	3,354,808	2,145,020	4,983,270	13,766,655	0.88
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		67%	0.426	79%	0.458			0.88	
Pure Premium Indicated by National Relativity		16%	0.328	10%	0.459			0.79	
Pure Premium Present on Rate Level		17%	0.409	11%	0.455			0.86	
Pure Premium Derived by Formula			0.407		0.458			0.87	

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	46,857,175	8	120,968	32	324,942	87,873	597,018	1,130,801	2.41
7/08 through 6/09	47,934,049	3	209,255	25	271,338	253,698	574,947	1,309,238	2.73
7/09 through 6/10	48,801,471	4	230,467	22	285,635	89,019	416,432	1,021,553	2.09
7/10 through 6/11	54,619,920	2	321,093	21	274,372	168,934	460,592	1,224,991	2.24
7/11 through 6/12	55,038,750	5	227,732	11	273,534	151,887	513,729	1,166,882	2.12
5 YR. TOTAL	253,251,365	22	1,109,515	111	1,429,821	751,411	2,562,718	5,853,465	2.31
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	1.003	63%	1.309			2.31	
Pure Premium Indicated by National Relativity		25%	1.279	18%	1.780			3.06	
Pure Premium Present on Rate Level		25%	1.189	19%	1.606			2.80	
Pure Premium Derived by Formula			1.119		1.450			2.57	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	153,356,816	12	633,201	77	1,599,893	841,066	2,262,348	5,336,508	3.48
7/08 through 6/09	114,681,996	12	1,084,686	63	1,835,027	1,341,890	2,266,075	6,527,678	5.69
7/09 through 6/10	96,231,242	10	1,196,912	46	1,331,933	1,646,316	1,998,605	6,173,766	6.42
7/10 through 6/11	96,649,015	10	678,549	49	1,519,153	619,786	1,594,296	4,411,784	4.57
7/11 through 6/12	90,468,688	11	1,287,172	46	1,679,481	1,276,060	2,461,365	6,704,078	7.41
5 YR. TOTAL	551,387,757	55	4,880,520	281	7,965,487	5,725,118	10,582,689	29,153,814	5.29
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	2.330	100%	2.958	5.29			
Pure Premium Indicated by National Relativity		9%	2.275	0%	3.080	5.36			
Pure Premium Present on Rate Level		9%	1.966	0%	2.444	4.41			
Pure Premium Derived by Formula		2.292		2.958		5.25			

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	36,359,637	9	718,998	22	269,430	591,511	439,667	2,019,606	5.55
7/08 through 6/09	28,034,605	2	127,973	16	134,877	182,432	294,170	739,452	2.64
7/09 through 6/10	27,877,249	8	104,339	14	144,626	89,586	378,643	717,194	2.57
7/10 through 6/11	26,351,630	2	313,167	24	234,847	564,662	439,000	1,551,676	5.89
7/11 through 6/12	31,624,466	6	312,918	18	230,940	340,560	342,164	1,226,582	3.88
5 YR. TOTAL	150,247,587	27	1,577,395	94	1,014,720	1,768,751	1,893,644	6,254,510	4.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.725	58%	2.438	4.16			
Pure Premium Indicated by National Relativity		26%	2.200	21%	2.719	4.92			
Pure Premium Present on Rate Level		27%	1.817	21%	2.264	4.08			
Pure Premium Derived by Formula		1.873		2.460		4.33			

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	223,962,025	39	2,552,702	103	2,322,654	2,287,273	3,108,045	10,270,674	4.59
7/08 through 6/09	178,275,586	26	1,335,527	90	3,644,143	2,247,028	3,026,186	10,252,884	5.75
7/09 through 6/10	170,423,798	16	876,900	85	2,076,173	1,650,403	2,552,074	7,155,550	4.20
7/10 through 6/11	179,033,815	17	1,171,059	91	2,015,599	1,725,683	3,147,334	8,059,675	4.50
7/11 through 6/12	181,724,271	14	1,123,725	65	1,782,249	808,048	2,715,691	6,429,713	3.54
5 YR. TOTAL	933,419,495	112	7,059,913	434	11,840,818	8,718,435	14,549,330	42,168,496	4.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.025	100%	2.493	4.52			
Pure Premium Indicated by National Relativity		0%	1.762	0%	2.368	4.13			
Pure Premium Present on Rate Level		0%	2.057	0%	2.610	4.67			
Pure Premium Derived by Formula		2.025		2.493		4.52			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	26,138,515	3	304,328	24	440,799	224,646	501,127	1,470,900	5.63
7/08 through 6/09	31,892,382	5	297,025	15	998,395	927,929	1,167,615	3,390,964	10.63
7/09 through 6/10	35,772,310	2	74,167	20	538,503	98,139	686,258	1,397,067	3.91
7/10 through 6/11	34,140,841	4	150,004	16	522,307	120,136	915,823	1,708,270	5.00
7/11 through 6/12	25,192,020	7	1,006,179	13	1,044,788	1,223,525	508,187	3,782,679	15.02
5 YR. TOTAL	153,136,068	21	1,831,703	88	3,544,792	2,594,375	3,779,010	11,749,880	7.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		58%	3.511	70%		4.162		7.67	
Pure Premium Indicated by National Relativity		21%	2.919	15%		3.845		6.76	
Pure Premium Present on Rate Level		21%	2.980	15%		3.504		6.48	
Pure Premium Derived by Formula			3.275			4.016		7.29	

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,051,644	2	91,606	8	76,438	120,316	163,387	451,747	4.49
7/08 through 6/09	7,697,504	1	26,475	6	82,448	43,656	146,211	298,790	3.88
7/09 through 6/10	7,909,058	4	50,048	4	27,299	75,167	71,432	223,946	2.83
7/10 through 6/11	9,026,108	1	71,095	8	197,793	62,936	251,149	582,973	6.46
7/11 through 6/12	8,161,910	1	264,408	13	147,701	260,482	221,169	893,760	10.95
5 YR. TOTAL	42,846,224	9	503,632	39	531,679	562,557	853,348	2,451,216	5.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	2.416	42%		3.305		5.72	
Pure Premium Indicated by National Relativity		33%	1.720	29%		2.437		4.16	
Pure Premium Present on Rate Level		34%	2.639	29%		3.636		6.28	
Pure Premium Derived by Formula			2.262			3.149		5.41	

CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	48,605,401	6	334,698	33	592,964	253,490	1,332,986	2,514,138	5.17
7/08 through 6/09	38,847,601	2	53,316	22	565,907	90,271	896,853	1,606,347	4.14
7/09 through 6/10	34,347,431	7	324,629	22	367,822	459,353	627,859	1,779,663	5.18
7/10 through 6/11	36,677,167	5	462,009	18	948,848	582,243	1,037,112	3,030,212	8.26
7/11 through 6/12	37,236,000	6	258,094	15	386,821	207,811	387,737	1,240,463	3.33
5 YR. TOTAL	195,713,600	26	1,432,746	110	2,862,362	1,593,168	4,282,547	10,170,823	5.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		56%	2.195	71%		3.002		5.20	
Pure Premium Indicated by National Relativity		22%	1.780	14%		2.210		3.99	
Pure Premium Present on Rate Level		22%	2.168	15%		2.895		5.06	
Pure Premium Derived by Formula			2.098			2.875		4.97	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	480,920	0	0	0	0	0	1,358	1,358	0.28
7/08 through 6/09	613,575	0	0	0	0	0	0	0	0.00
7/09 through 6/10	504,493	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,088,152	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,212,505	0	0	0	0	0	2,549	2,549	0.21
5 YR. TOTAL	3,899,645	0	0	0	0	0	3,907	3,907	0.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	11%	0.100	0.10			
Pure Premium Indicated by National Relativity		21%	1.737	22%	3.458	5.20			
Pure Premium Present on Rate Level		70%	1.150	67%	1.526	2.68			
Pure Premium Derived by Formula		1.170		1.794		2.96			

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	268,005,172	34	2,404,140	170	2,617,008	3,067,461	4,616,265	12,704,874	4.74
7/08 through 6/09	213,847,912	18	1,618,066	105	2,671,403	2,714,362	3,290,812	10,294,643	4.81
7/09 through 6/10	201,828,718	29	1,585,078	96	2,486,893	2,574,427	4,372,460	11,018,858	5.46
7/10 through 6/11	207,386,024	24	1,192,456	114	2,884,622	2,107,790	4,949,131	11,133,999	5.37
7/11 through 6/12	199,402,586	32	2,899,285	81	1,978,301	3,253,974	3,768,676	11,900,236	5.97
5 YR. TOTAL	1,090,470,412	137	9,699,025	566	12,638,227	13,718,014	20,997,344	57,052,610	5.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.048	100%	3.184	5.23			
Pure Premium Indicated by National Relativity		0%	2.431	0%	3.447	5.88			
Pure Premium Present on Rate Level		0%	2.006	0%	3.197	5.20			
Pure Premium Derived by Formula		2.048		3.184		5.23			

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	104,238,013	5	322,908	58	1,061,698	241,475	1,893,908	3,519,989	3.38
7/08 through 6/09	80,192,549	4	30,405	48	1,023,671	5,287	1,684,515	2,743,878	3.42
7/09 through 6/10	73,423,745	9	335,362	41	704,185	276,522	1,115,017	2,431,086	3.31
7/10 through 6/11	75,386,438	10	467,122	37	719,736	424,062	1,092,235	2,703,155	3.59
7/11 through 6/12	85,728,844	2	201,885	37	952,302	212,774	1,558,325	2,925,286	3.41
5 YR. TOTAL	418,969,589	30	1,357,682	221	4,461,592	1,160,120	7,344,000	14,323,394	3.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	1.389	86%	2.030	3.42			
Pure Premium Indicated by National Relativity		16%	2.124	7%	2.808	4.93			
Pure Premium Present on Rate Level		16%	1.637	7%	2.173	3.81			
Pure Premium Derived by Formula		1.546		2.094		3.64			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	699,201	0	0	0	0	0	0	0	0.00
7/08 through 6/09	551,514	0	0	0	0	0	0	0	0.00
7/09 through 6/10	452,076	0	0	0	0	0	0	0	0.00
7/10 through 6/11	436,154	0	0	0	0	0	0	0	0.00
7/11 through 6/12	359,457	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,498,402	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.000	0.00			
Pure Premium Indicated by National Relativity		39%	1.736	42%	2.263	4.00			
Pure Premium Present on Rate Level		54%	1.092	48%	1.640	2.73			
Pure Premium Derived by Formula		1.267		1.738		3.01			

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	191,026,770	13	1,807,215	68	1,872,404	2,216,817	2,429,940	8,326,376	4.36
7/08 through 6/09	143,231,014	9	762,327	51	1,378,564	911,417	2,027,802	5,080,110	3.55
7/09 through 6/10	130,367,651	6	365,214	58	2,013,077	735,473	1,972,884	5,086,648	3.90
7/10 through 6/11	119,817,789	8	587,736	53	1,449,684	1,214,248	2,100,096	5,351,764	4.47
7/11 through 6/12	124,003,759	7	474,939	34	1,224,592	598,885	1,799,522	4,097,938	3.31
5 YR. TOTAL	708,446,983	43	3,997,431	264	7,938,321	5,676,840	10,330,244	27,942,836	3.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		87%	1.685	100%	2.259	3.94			
Pure Premium Indicated by National Relativity		6%	2.313	0%	2.906	5.22			
Pure Premium Present on Rate Level		7%	1.780	0%	2.280	4.06			
Pure Premium Derived by Formula		1.729		2.259		3.99			

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	36,168,535	3	79,042	18	258,890	82,013	485,184	905,129	2.50
7/08 through 6/09	32,858,463	4	350,363	20	358,874	262,007	573,286	1,544,530	4.70
7/09 through 6/10	27,012,215	2	224,480	17	352,884	363,988	536,673	1,478,025	5.47
7/10 through 6/11	29,058,231	3	163,254	12	152,968	258,158	227,328	801,708	2.76
7/11 through 6/12	27,067,746	3	457,589	21	590,546	467,279	846,107	2,361,521	8.72
5 YR. TOTAL	152,165,190	15	1,274,728	88	1,714,162	1,433,445	2,668,578	7,090,913	4.66
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.964	59%	2.696	4.66			
Pure Premium Indicated by National Relativity		26%	2.595	20%	3.259	5.85			
Pure Premium Present on Rate Level		26%	1.901	21%	2.311	4.21			
Pure Premium Derived by Formula		2.112		2.728		4.84			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,897,402	1	4,346	3	14,510	8,358	63,347	90,561	0.83
7/08 through 6/09	9,019,118	3	37,155	3	160,051	41,950	371,767	610,923	6.77
7/09 through 6/10	11,729,596	2	178,601	7	322,007	234,781	321,141	1,056,530	9.01
7/10 through 6/11	7,368,357	1	52,199	3	187,539	76,786	184,373	500,897	6.80
7/11 through 6/12	8,498,521	1	75,352	3	93,651	41,186	202,754	412,943	4.86
5 YR. TOTAL	47,512,994	8	347,653	19	777,758	403,061	1,143,382	2,671,854	5.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	2.369		40%	3.255		5.62	
Pure Premium Indicated by National Relativity		34%	1.761		30%	2.272		4.03	
Pure Premium Present on Rate Level		34%	2.138		30%	2.856		4.99	
Pure Premium Derived by Formula			2.084			2.840		4.92	

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,854,163	2	69,575	3	107,935	67,606	185,248	430,364	6.28
7/08 through 6/09	5,531,304	1	87,133	0	0	138,037	0	225,170	4.07
7/09 through 6/10	7,603,137	1	482,051	4	152,922	502,773	282,245	1,419,991	18.68
7/10 through 6/11	7,496,364	1	64,096	5	321,444	32,122	509,076	926,738	12.36
7/11 through 6/12	7,684,704	1	96,793	6	684,958	116,028	253,505	1,151,284	14.98
5 YR. TOTAL	35,169,672	6	799,648	18	1,267,259	856,566	1,230,074	4,153,547	11.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	5.877		43%	5.933		11.81	
Pure Premium Indicated by National Relativity		33%	2.959		28%	4.778		7.74	
Pure Premium Present on Rate Level		34%	3.295		29%	4.609		7.90	
Pure Premium Derived by Formula			4.036			5.226		9.26	

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	163,232,921	13	1,016,844	78	2,075,869	1,270,960	2,690,212	7,053,885	4.32
7/08 through 6/09	138,599,617	16	1,585,493	63	2,092,927	1,993,321	2,830,198	8,501,939	6.13
7/09 through 6/10	132,462,986	17	1,623,641	58	2,532,419	2,195,902	2,502,423	8,854,385	6.69
7/10 through 6/11	134,026,107	19	1,571,568	54	2,694,770	2,770,855	1,799,147	8,836,340	6.59
7/11 through 6/12	141,666,793	11	1,139,914	63	2,361,371	1,109,992	1,985,614	6,596,891	4.66
5 YR. TOTAL	709,988,424	76	6,937,460	316	11,757,356	9,341,030	11,807,594	39,843,440	5.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	2.633		100%	2.979		5.61	
Pure Premium Indicated by National Relativity		0%	2.164		0%	3.343		5.51	
Pure Premium Present on Rate Level		0%	2.600		0%	3.057		5.66	
Pure Premium Derived by Formula			2.633			2.979		5.61	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	55,149,018	9	160,644	49	787,110	104,539	1,109,444	2,161,737	3.92
7/08 through 6/09	44,977,690	4	512,007	28	561,667	504,440	1,030,104	2,608,218	5.80
7/09 through 6/10	43,419,381	5	171,659	28	809,294	179,210	793,096	1,953,259	4.50
7/10 through 6/11	45,729,639	6	516,420	29	604,381	585,210	927,111	2,633,122	5.76
7/11 through 6/12	47,606,728	7	566,596	32	447,456	1,783,444	674,698	3,472,194	7.29
5 YR. TOTAL	236,882,456	31	1,927,326	166	3,209,908	3,156,843	4,534,453	12,828,530	5.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		61%	2.169		75%	3.247		5.42	
Pure Premium Indicated by National Relativity		19%	1.857		12%	1.927		3.78	
Pure Premium Present on Rate Level		20%	2.238		13%	2.750		4.99	
Pure Premium Derived by Formula			2.124			3.024		5.15	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,876,384	1	26,297	15	241,564	42,173	345,096	655,130	5.09
7/08 through 6/09	10,435,846	2	46,483	14	98,053	134,612	232,869	512,017	4.91
7/09 through 6/10	11,920,220	1	14,963	14	224,749	17,365	352,045	609,122	5.11
7/10 through 6/11	11,263,839	3	134,673	16	215,059	211,337	377,487	938,556	8.33
7/11 through 6/12	11,426,438	2	100,683	7	124,018	257,135	239,814	721,650	6.32
5 YR. TOTAL	57,922,727	9	323,099	66	903,443	662,622	1,547,311	3,436,475	5.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		34%	2.118		45%	3.815		5.93	
Pure Premium Indicated by National Relativity		33%	2.375		27%	3.509		5.88	
Pure Premium Present on Rate Level		33%	2.024		28%	3.063		5.09	
Pure Premium Derived by Formula			2.172			3.522		5.69	

CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,337,247	1	115,700	4	88,657	247,868	117,374	569,599	6.10
7/08 through 6/09	6,741,859	0	0	1	17,458	0	43,496	60,954	0.90
7/09 through 6/10	5,094,417	0	0	2	71,579	0	90,745	162,324	3.19
7/10 through 6/11	4,587,083	0	0	4	112,790	0	113,234	226,024	4.93
7/11 through 6/12	4,602,697	0	0	4	64,545	0	206,186	270,731	5.88
5 YR. TOTAL	30,363,303	1	115,700	15	355,029	247,868	571,035	1,289,632	4.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	1.550		31%	2.697		4.25	
Pure Premium Indicated by National Relativity		37%	2.261		34%	2.095		4.36	
Pure Premium Present on Rate Level		37%	1.999		35%	2.392		4.39	
Pure Premium Derived by Formula			1.979			2.386		4.37	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,352,950	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,277,894	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,146,927	0	0	2	26,148	0	41,761	67,909	5.92
7/10 through 6/11	1,278,271	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,868,568	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,924,610	0	0	2	26,148	0	41,761	67,909	0.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.378	13%	0.603	0.98			
Pure Premium Indicated by National Relativity		26%	0.742	27%	0.773	1.52			
Pure Premium Present on Rate Level		64%	0.807	60%	1.073	1.88			
Pure Premium Derived by Formula		0.747		0.931		1.68			

CLASS 5505		PAVING OR ROAD SURFACING OR SCRAPING NOC & YARDS, DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,224,967	0	0	1	563	0	1,659	2,222	0.18
7/08 through 6/09	1,103,355	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,380,770	0	0	1	8,052	0	9,489	17,541	1.27
7/10 through 6/11	855,527	0	0	0	0	0	3,140	3,140	0.37
7/11 through 6/12	1,004,493	0	0	1	42,106	0	46,236	88,342	8.80
5 YR. TOTAL	5,569,112	0	0	3	50,721	0	60,524	111,245	2.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.911	13%	1.087	2.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		87%	2.003	87%	1.420	3.42			
Pure Premium Derived by Formula		1.861		1.377		3.24			

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	174,157,861	24	1,328,976	109	1,914,273	2,344,077	3,789,967	9,377,293	5.38
7/08 through 6/09	173,168,950	16	937,912	90	2,948,496	1,655,104	2,978,765	8,520,277	4.92
7/09 through 6/10	169,762,707	20	1,311,895	91	1,418,251	784,597	2,447,433	5,962,176	3.51
7/10 through 6/11	162,239,854	20	1,889,404	68	2,527,762	2,202,522	2,691,459	9,311,147	5.74
7/11 through 6/12	156,889,809	18	936,009	67	1,721,370	1,228,143	2,939,469	6,824,991	4.35
5 YR. TOTAL	836,219,181	98	6,404,196	425	10,530,152	8,214,443	14,847,093	39,995,884	4.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.025	100%	2.758	4.78			
Pure Premium Indicated by National Relativity		0%	2.244	0%	3.336	5.58			
Pure Premium Present on Rate Level		0%	2.219	0%	2.866	5.09			
Pure Premium Derived by Formula		2.025		2.758		4.78			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5515		STREET OR ROAD CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	30,168,535	2	30,641	13	235,737	65,126	850,480	1,181,984	3.92
7/08 through 6/09	28,583,704	1	438,637	5	19,673	207,978	90,795	757,083	2.65
7/09 through 6/10	25,179,256	0	0	9	1,180,034	0	788,733	1,968,767	7.82
7/10 through 6/11	16,139,269	1	67,934	3	57,919	60,293	96,189	282,335	1.75
7/11 through 6/12	15,551,941	1	21,325	3	20,804	19,422	26,561	88,112	0.57
5 YR. TOTAL	115,622,705	5	558,537	33	1,514,167	352,819	1,852,758	4,278,281	3.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.793	50%	1.908	3.70			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		58%	1.768	50%	2.018	3.79			
Pure Premium Derived by Formula			1.779		1.963	3.74			

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	68,457,305	3	149,287	27	493,234	156,746	879,658	1,678,925	2.45
7/08 through 6/09	94,157,929	7	978,732	54	1,220,907	1,076,575	1,954,537	5,230,751	5.56
7/09 through 6/10	88,421,083	10	566,659	42	1,333,352	754,593	1,188,487	3,843,091	4.35
7/10 through 6/11	88,460,463	10	472,504	53	1,451,473	426,986	2,648,737	4,999,700	5.65
7/11 through 6/12	105,879,751	5	295,094	51	993,155	1,300,404	1,543,625	4,132,278	3.90
5 YR. TOTAL	445,376,531	35	2,462,276	227	5,492,121	3,715,304	8,215,044	19,884,745	4.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	1.786	94%	2.679	4.47			
Pure Premium Indicated by National Relativity		11%	2.183	3%	3.230	5.41			
Pure Premium Present on Rate Level		12%	2.095	3%	2.574	4.67			
Pure Premium Derived by Formula			1.867		2.692	4.56			

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	244,444,312	16	800,651	124	3,028,721	1,120,514	3,567,560	8,517,446	3.49
7/08 through 6/09	222,628,015	19	1,125,696	103	2,940,248	1,211,421	3,954,528	9,231,893	4.15
7/09 through 6/10	221,906,857	21	1,220,593	98	1,756,868	1,041,021	2,896,070	6,914,552	3.12
7/10 through 6/11	247,206,961	22	1,351,473	103	2,241,322	1,758,406	3,214,335	8,565,536	3.47
7/11 through 6/12	250,607,690	13	1,174,885	91	1,955,610	1,292,821	3,114,808	7,538,124	3.01
5 YR. TOTAL	1,186,793,835	91	5,673,298	519	11,922,769	6,424,183	16,747,301	40,767,551	3.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.483	100%	1.952	3.44			
Pure Premium Indicated by National Relativity		0%	1.755	0%	2.307	4.06			
Pure Premium Present on Rate Level		0%	1.652	0%	2.041	3.69			
Pure Premium Derived by Formula			1.483		1.952	3.44			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5538		SHEET METAL WORK-SHOP AND OUTSIDE-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	42,242,450	11	1,003,861	26	565,226	1,067,549	1,048,721	3,685,357	8.72
7/08 through 6/09	43,327	0	0	1	622	0	11,791	12,413	28.65
7/09 through 6/10	45,612	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	42,331,389	11	1,003,861	27	565,848	1,067,549	1,060,512	3,697,770	8.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	3.708	38%	5.027	8.74			
Pure Premium Indicated by National Relativity		30%	1.197	31%	1.770	2.97			
Pure Premium Present on Rate Level		41%	1.978	31%	2.755	4.73			
Pure Premium Derived by Formula			2.245		3.313	5.56			

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	75,038,851	21	3,117,802	76	1,780,842	3,939,486	2,517,157	11,355,287	15.13
7/08 through 6/09	63,334,840	14	799,198	57	2,260,186	1,379,625	5,288,515	9,727,524	15.36
7/09 through 6/10	63,459,274	17	1,015,333	60	2,063,351	1,176,144	2,127,063	6,381,891	10.06
7/10 through 6/11	71,217,584	24	1,921,278	70	2,640,549	2,946,732	3,864,684	11,373,243	15.97
7/11 through 6/12	73,752,322	15	948,552	96	3,711,771	1,737,253	4,268,401	10,665,977	14.46
5 YR. TOTAL	346,802,871	91	7,802,163	359	12,456,699	11,179,240	18,065,820	49,503,922	14.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	5.842	100%	8.433	14.28			
Pure Premium Indicated by National Relativity		0%	4.908	0%	8.649	13.56			
Pure Premium Present on Rate Level		0%	6.366	0%	9.132	15.50			
Pure Premium Derived by Formula			5.842		8.433	14.28			

CLASS 5606		CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	382,994,528	9	752,613	54	1,002,215	1,011,404	1,682,391	4,448,623	1.16
7/08 through 6/09	362,749,225	7	1,467,501	38	1,551,324	811,547	1,766,838	5,597,210	1.54
7/09 through 6/10	334,157,729	7	560,283	43	1,302,078	825,067	1,948,960	4,636,388	1.39
7/10 through 6/11	339,843,979	9	462,872	38	1,129,526	521,658	1,997,963	4,112,019	1.21
7/11 through 6/12	355,012,403	11	1,090,773	38	851,466	1,288,825	1,381,406	4,612,470	1.30
5 YR. TOTAL	1,774,757,864	43	4,334,042	211	5,836,609	4,458,501	8,777,558	23,406,710	1.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	0.573	100%	0.746	1.32			
Pure Premium Indicated by National Relativity		6%	0.489	0%	0.704	1.19			
Pure Premium Present on Rate Level		6%	0.733	0%	0.822	1.56			
Pure Premium Derived by Formula			0.578		0.746	1.32			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5610		CLEANER - DEBRIS REMOVAL - NEW CONSTRUCTION							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	11,021,786	3	148,749	5	46,386	296,047	76,589	567,771	5.15
7/08 through 6/09	7,215,290	2	53,077	4	30,974	39,388	103,070	226,509	3.14
7/09 through 6/10	6,193,661	0	0	5	19,230	0	20,025	39,255	0.63
7/10 through 6/11	5,629,985	1	268,953	0	0	213,911	4,749	487,613	8.66
7/11 through 6/12	6,860,447	2	171,117	4	69,089	73,371	76,900	390,477	5.69
5 YR. TOTAL	36,921,169	8	641,896	18	165,679	622,717	281,333	1,711,625	4.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.187	38%	2.449	4.64			
Pure Premium Indicated by National Relativity		36%	1.765	31%	2.705	4.47			
Pure Premium Present on Rate Level		37%	1.884	31%	3.285	5.17			
Pure Premium Derived by Formula			1.923		2.788	4.71			

CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	264,739,832	50	2,938,711	242	5,159,985	6,133,618	7,434,797	21,667,111	8.18
7/08 through 6/09	198,234,085	33	1,962,231	171	4,963,549	4,184,451	7,681,858	18,792,089	9.48
7/09 through 6/10	185,499,713	32	2,195,755	145	2,835,164	4,334,141	5,631,059	14,996,119	8.08
7/10 through 6/11	188,964,230	30	1,946,212	176	4,237,777	3,831,797	9,029,493	19,045,279	10.08
7/11 through 6/12	196,691,292	25	1,682,018	167	5,499,878	3,307,228	7,543,708	18,032,832	9.17
5 YR. TOTAL	1,034,129,152	170	10,724,927	901	22,696,353	21,791,235	37,320,915	92,533,430	8.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	3.232	100%	5.716	8.95			
Pure Premium Indicated by National Relativity		0%	3.654	0%	5.827	9.48			
Pure Premium Present on Rate Level		0%	3.209	0%	5.494	8.70			
Pure Premium Derived by Formula			3.232		5.716	8.95			

CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	110,231	0	0	0	0	0	0	0	0.00
7/08 through 6/09	84,444	0	0	0	0	0	0	0	0.00
7/09 through 6/10	59,305	0	0	0	0	0	0	0	0.00
7/10 through 6/11	136,289	0	0	1	9,396	0	11,220	20,616	15.13
7/11 through 6/12	93,660	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	483,929	0	0	1	9,396	0	11,220	20,616	4.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.942	8%	2.319	4.26			
Pure Premium Indicated by National Relativity		28%	5.563	29%	6.682	12.25			
Pure Premium Present on Rate Level		65%	5.052	63%	5.581	10.63			
Pure Premium Derived by Formula			4.977		5.639	10.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5705		SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	961,534	0	0	3	7,685	0	16,963	24,648	2.56
7/08 through 6/09	670,280	0	0	0	0	0	815	815	0.12
7/09 through 6/10	865,148	1	165,583	1	54,424	696,684	28,492	945,183	109.25
7/10 through 6/11	289,582	0	0	1	5,757	0	1,811	7,568	2.61
7/11 through 6/12	701,604	0	0	2	123,164	0	127,701	250,865	35.76
5 YR. TOTAL	3,488,148	1	165,583	7	191,030	696,684	175,782	1,229,079	35.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	10.224	23%	25.012	35.24			
Pure Premium Indicated by National Relativity		23%	4.026	25%	6.964	10.99			
Pure Premium Present on Rate Level		66%	2.268	52%	10.163	12.43			
Pure Premium Derived by Formula		3.548		12.779		16.33			

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,842,497	0	0	1	81,979	0	62,663	144,642	1.84
7/08 through 6/09	9,485,666	1	79,752	0	0	24,754	6,230	110,736	1.17
7/09 through 6/10	11,737,575	0	0	0	0	0	743	743	0.01
7/10 through 6/11	11,434,243	0	0	0	0	0	9,706	9,706	0.09
7/11 through 6/12	9,495,256	0	0	1	6,871	0	3,001	9,872	0.10
5 YR. TOTAL	49,995,237	1	79,752	2	88,850	24,754	82,343	275,699	0.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.337	17%	0.214	0.55			
Pure Premium Indicated by National Relativity		32%	0.129	34%	0.328	0.46			
Pure Premium Present on Rate Level		56%	0.169	49%	0.284	0.45			
Pure Premium Derived by Formula		0.176		0.287		0.46			

CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,295,883	0	0	0	0	0	0	0	0.00
7/08 through 6/09	2,470,302	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,260,219	0	0	0	0	0	3,016	3,016	0.24
7/10 through 6/11	1,533,907	0	0	1	981	0	9,428	10,409	0.68
7/11 through 6/12	1,886,672	0	0	1	10,566	0	7,657	18,223	0.97
5 YR. TOTAL	8,446,983	0	0	2	11,547	0	20,101	31,648	0.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.137	19%	0.238	0.38			
Pure Premium Indicated by National Relativity		41%	3.717	40%	4.309	8.03			
Pure Premium Present on Rate Level		43%	2.204	41%	2.469	4.67			
Pure Premium Derived by Formula		2.494		2.781		5.28			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	18,516	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	81,025	0	0	0	0	0	0	0	0.00
7/10 through 6/11	72,800	0	0	0	0	0	0	0	0.00
7/11 through 6/12	103,020	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	275,361	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.567	15%	1.617	2.18			
Pure Premium Present on Rate Level		81%	3.944	78%	5.600	9.54			
Pure Premium Derived by Formula		3.274		4.611		7.89			

CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,282,720	0	0	1	250	0	4,576	4,826	0.38
7/08 through 6/09	512,599	0	0	0	0	0	932	932	0.18
7/09 through 6/10	1,054,926	0	0	1	15,748	0	26,473	42,221	4.00
7/10 through 6/11	1,643,348	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,611,496	1	19,076	0	0	4,554	499	24,129	1.50
5 YR. TOTAL	6,105,089	1	19,076	2	15,998	4,554	32,480	72,108	1.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.575	11%	0.607	1.18			
Pure Premium Indicated by National Relativity		24%	1.908	25%	2.144	4.05			
Pure Premium Present on Rate Level		66%	0.823	64%	0.902	1.73			
Pure Premium Derived by Formula		1.059		1.180		2.24			

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	11,539,769	2	7,592	12	128,708	9,958	262,775	409,033	3.54
7/08 through 6/09	10,594,781	1	4,957	10	156,420	2,132	303,392	466,901	4.41
7/09 through 6/10	9,906,840	2	214,532	12	351,172	227,704	455,116	1,248,524	12.60
7/10 through 6/11	9,937,524	3	214,745	11	611,040	1,007,992	787,514	2,621,291	26.38
7/11 through 6/12	10,461,421	0	0	11	411,375	0	375,473	786,848	7.52
5 YR. TOTAL	52,440,335	8	441,826	56	1,658,715	1,247,786	2,184,270	5,532,597	10.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	4.006	52%	6.545	10.55			
Pure Premium Indicated by National Relativity		30%	3.737	24%	4.943	8.68			
Pure Premium Present on Rate Level		31%	3.339	24%	4.939	8.28			
Pure Premium Derived by Formula		3.719		5.775		9.49			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	133,417	0	0	0	0	0	0	0	0.00
7/08 through 6/09	60,532	0	0	0	0	0	0	0	0.00
7/09 through 6/10	170,567	0	0	0	0	0	0	0	0.00
7/10 through 6/11	3,517	0	0	0	0	0	0	0	0.00
7/11 through 6/12	24,982	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	393,015	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	1.301	47%	1.701	3.00			
Pure Premium Present on Rate Level		48%	1.331	48%	1.695	3.03			
Pure Premium Derived by Formula		1.263		1.613		2.88			

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	559,286	0	0	0	0	0	0	0	0.00
7/08 through 6/09	421,042	0	0	0	0	0	0	0	0.00
7/09 through 6/10	379,653	0	0	0	0	0	0	0	0.00
7/10 through 6/11	411,681	0	0	0	0	0	0	0	0.00
7/11 through 6/12	212,848	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,984,510	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	0.865	46%	1.172	2.04			
Pure Premium Present on Rate Level		47%	0.809	47%	1.002	1.81			
Pure Premium Derived by Formula		0.787		1.010		1.80			

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	1.144	27%	1.259	2.40			
Pure Premium Present on Rate Level		75%	1.180	73%	1.488	2.67			
Pure Premium Derived by Formula		1.171		1.426		2.60			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	255,692	0	0	1	10,824	0	45,035	55,859	21.85
7/08 through 6/09	257,276	0	0	0	0	0	0	0	0.00
7/09 through 6/10	141,008	0	0	0	0	0	0	0	0.00
7/10 through 6/11	167,755	0	0	0	0	0	2,813	2,813	1.68
7/11 through 6/12	271,040	0	0	1	3,888	0	21,640	25,528	9.42
5 YR. TOTAL	1,092,771	0	0	2	14,712	0	69,488	84,200	7.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.346	10%	6.359	7.71			
Pure Premium Indicated by National Relativity		46%	2.535	45%	3.146	5.68			
Pure Premium Present on Rate Level		46%	2.531	45%	3.505	6.04			
Pure Premium Derived by Formula		2.438		3.629		6.07			

CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	242,192,674	22	2,113,130	85	1,969,597	2,532,902	3,630,493	10,246,122	4.23
7/08 through 6/09	191,215,858	11	379,049	57	1,328,186	435,692	1,680,698	3,823,625	2.00
7/09 through 6/10	164,147,908	19	958,758	37	1,179,936	1,520,737	1,679,908	5,339,339	3.25
7/10 through 6/11	174,084,846	13	1,100,134	78	1,896,046	1,769,763	2,882,839	7,648,782	4.39
7/11 through 6/12	164,312,002	13	1,377,047	65	2,015,378	1,677,800	3,759,106	8,829,331	5.37
5 YR. TOTAL	935,953,288	78	5,928,118	322	8,389,143	7,936,894	13,633,044	35,887,199	3.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		91%	1.530	100%	2.305	3.84			
Pure Premium Indicated by National Relativity		4%	1.904	0%	2.539	4.44			
Pure Premium Present on Rate Level		5%	1.522	0%	2.059	3.58			
Pure Premium Derived by Formula		1.545		2.305		3.85			

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,781,298	1	55,050	2	12,077	79,377	34,118	180,622	2.32
7/08 through 6/09	7,250,866	0	0	7	70,717	0	166,129	236,846	3.27
7/09 through 6/10	7,794,431	0	0	4	44,108	0	93,339	137,447	1.76
7/10 through 6/11	8,129,668	0	0	7	83,647	0	190,110	273,757	3.37
7/11 through 6/12	8,266,879	2	259,649	4	101,923	386,388	117,665	865,625	10.47
5 YR. TOTAL	39,223,142	3	314,699	24	312,472	465,765	601,361	1,694,297	4.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.599	36%	2.721	4.32			
Pure Premium Indicated by National Relativity		37%	1.580	32%	2.104	3.68			
Pure Premium Present on Rate Level		37%	1.601	32%	2.599	4.20			
Pure Premium Derived by Formula		1.593		2.485		4.08			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	42,600,303	3	192,877	14	774,439	121,959	514,019	1,603,294	3.76
7/08 through 6/09	64,227,658	6	912,360	12	417,068	628,082	571,531	2,529,041	3.94
7/09 through 6/10	39,385,226	1	45,650	9	1,033,215	47,443	1,024,978	2,151,286	5.46
7/10 through 6/11	12,959,646	0	0	2	19,058	0	32,010	51,068	0.39
7/11 through 6/12	11,959,201	1	22,622	1	841	5,909	4,102	33,474	0.28
5 YR. TOTAL	171,132,034	11	1,173,509	38	2,244,621	803,393	2,146,640	6,368,163	3.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	1.997		53%	1.724		3.72	
Pure Premium Indicated by National Relativity		25%	1.361		23%	1.495		2.86	
Pure Premium Present on Rate Level		26%	1.738		24%	1.587		3.33	
Pure Premium Derived by Formula			1.771			1.638		3.41	

CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	152,371	0	0	1	32,414	0	61,492	93,906	61.63
7/08 through 6/09	331,336	0	0	0	0	0	0	0	0.00
7/09 through 6/10	203,634	0	0	2	6,892	0	17,219	24,111	11.84
7/10 through 6/11	213,480	0	0	3	27,573	0	55,897	83,470	39.10
7/11 through 6/12	647,536	0	0	1	2,355	0	1,936	4,291	0.66
5 YR. TOTAL	1,548,357	0	0	7	69,234	0	136,544	205,778	13.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	4.472		11%	8.819		13.29	
Pure Premium Indicated by National Relativity		45%	2.875		44%	3.376		6.25	
Pure Premium Present on Rate Level		46%	2.781		45%	3.734		6.52	
Pure Premium Derived by Formula			2.975			4.136		7.11	

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	293,787	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	293,787	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	0.000		6%	0.000		0.00	
Pure Premium Indicated by National Relativity		44%	3.944		46%	6.201		10.15	
Pure Premium Present on Rate Level		51%	3.868		48%	4.391		8.26	
Pure Premium Derived by Formula			3.708			4.960		8.67	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	885,500	0	0	0	0	0	0	0	0.00
7/08 through 6/09	108,222	0	0	0	0	0	0	0	0.00
7/09 through 6/10	239,938	0	0	0	0	0	0	0	0.00
7/10 through 6/11	3,450	0	0	0	0	0	0	0	0.00
7/11 through 6/12	150,313	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,387,423	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	0.722	47%	0.836	1.56			
Pure Premium Present on Rate Level		48%	0.604	47%	0.682	1.29			
Pure Premium Derived by Formula		0.629		0.713		1.34			

CLASS 6251		TUNNELING-NOT PNEUMATIC-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,128,980	0	0	0	0	0	0	0	0.00
7/08 through 6/09	997,659	1	19,174	0	0	8,494	0	27,668	2.77
7/09 through 6/10	959,992	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,427,420	0	0	1	4,329	0	5,644	9,973	0.70
7/11 through 6/12	1,822,680	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,336,731	1	19,174	1	4,329	8,494	5,644	37,641	0.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.371	18%	0.223	0.59			
Pure Premium Indicated by National Relativity		30%	1.964	32%	1.519	3.48			
Pure Premium Present on Rate Level		53%	3.551	50%	3.014	6.57			
Pure Premium Derived by Formula		2.534		2.033		4.57			

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,383,751	0	0	3	35,051	0	90,366	125,417	5.26
7/08 through 6/09	1,550,350	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,821,614	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,421,130	1	4,061	3	5,050	10,766	39,681	59,558	4.19
7/11 through 6/12	1,822,164	0	0	1	3,356	0	30,546	33,902	1.86
5 YR. TOTAL	8,999,009	1	4,061	7	43,457	10,766	160,593	218,877	2.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.528	22%	1.904	2.43			
Pure Premium Indicated by National Relativity		35%	1.760	37%	2.750	4.51			
Pure Premium Present on Rate Level		46%	3.149	41%	3.479	6.63			
Pure Premium Derived by Formula		2.165		2.863		5.03			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	38,534,845	4	288,758	18	196,489	754,927	251,925	1,492,099	3.87
7/08 through 6/09	29,552,771	3	178,442	16	320,130	274,917	461,604	1,235,093	4.18
7/09 through 6/10	29,990,887	3	84,748	13	282,049	73,408	267,884	708,089	2.36
7/10 through 6/11	27,239,746	2	252,288	19	673,311	795,675	1,856,135	3,577,409	13.13
7/11 through 6/12	25,992,552	2	501,336	13	1,282,431	782,074	670,365	3,236,206	12.45
5 YR. TOTAL	151,310,801	14	1,305,572	79	2,754,410	2,681,001	3,507,913	10,248,896	6.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.683	65%	4.090	6.77			
Pure Premium Indicated by National Relativity		25%	1.738	17%	2.389	4.13			
Pure Premium Present on Rate Level		25%	2.083	18%	2.997	5.08			
Pure Premium Derived by Formula		2.297		3.604		5.90			

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	28,274,718	1	89,614	6	148,793	101,417	125,575	465,399	1.65
7/08 through 6/09	25,911,985	3	189,592	5	97,372	65,671	146,997	499,632	1.93
7/09 through 6/10	24,617,319	1	23,154	9	125,621	24,630	272,075	445,480	1.81
7/10 through 6/11	26,676,699	5	716,713	6	24,057	701,098	51,361	1,493,229	5.60
7/11 through 6/12	31,561,622	4	361,458	3	86,048	1,195,562	115,745	1,758,813	5.57
5 YR. TOTAL	137,042,343	14	1,380,531	29	481,891	2,088,378	711,753	4,662,553	3.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.359	46%	2.043	3.40			
Pure Premium Indicated by National Relativity		30%	1.474	27%	2.064	3.54			
Pure Premium Present on Rate Level		31%	1.252	27%	1.379	2.63			
Pure Premium Derived by Formula		1.360		1.869		3.23			

CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	45,200,789	5	446,286	25	301,116	748,225	559,026	2,054,653	4.55
7/08 through 6/09	46,115,322	4	157,391	11	175,741	184,406	279,698	797,236	1.73
7/09 through 6/10	39,990,467	4	792,760	19	341,178	418,862	418,486	1,971,286	4.93
7/10 through 6/11	43,950,741	1	64,534	15	221,867	33,354	420,811	740,566	1.69
7/11 through 6/12	45,312,258	2	88,497	15	317,653	91,289	548,552	1,045,991	2.31
5 YR. TOTAL	220,569,577	16	1,549,468	85	1,357,555	1,476,136	2,226,573	6,609,732	3.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.318	64%	1.679	3.00			
Pure Premium Indicated by National Relativity		23%	1.746	18%	2.476	4.22			
Pure Premium Present on Rate Level		24%	1.631	18%	1.964	3.60			
Pure Premium Derived by Formula		1.492		1.874		3.37			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	10,504,493	0	0	9	196,941	0	303,511	500,452	4.76
7/08 through 6/09	7,797,580	0	0	4	32,332	0	58,356	90,688	1.16
7/09 through 6/10	9,314,282	1	71,548	3	58,735	73,267	192,552	396,102	4.25
7/10 through 6/11	9,929,328	0	0	9	238,030	0	348,495	586,525	5.91
7/11 through 6/12	11,318,257	0	0	11	89,122	0	148,649	237,771	2.10
5 YR. TOTAL	48,863,940	1	71,548	36	615,160	73,267	1,051,563	1,811,538	3.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	1.405		39%	2.302		3.71	
Pure Premium Indicated by National Relativity		33%	2.444		30%	3.146		5.59	
Pure Premium Present on Rate Level		34%	2.306		31%	2.655		4.96	
Pure Premium Derived by Formula			2.054			2.665		4.72	

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,414,861	0	0	2	4,162	0	18,812	22,974	1.62
7/11 through 6/12	2,424,215	0	0	2	31,823	0	120,204	152,027	6.27
5 YR. TOTAL	3,839,076	0	0	4	35,985	0	139,016	175,001	4.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		7%	0.937		10%	3.621		4.56	
Pure Premium Indicated by National Relativity		19%	0.192		20%	0.369		0.56	
Pure Premium Present on Rate Level		74%	0.637		70%	1.053		1.69	
Pure Premium Derived by Formula			0.573			1.173		1.75	

CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	341,524,270	23	616,016	143	1,507,089	780,217	3,411,987	6,315,309	1.85
7/08 through 6/09	314,605,422	13	635,603	102	1,459,998	767,903	3,242,240	6,105,744	1.94
7/09 through 6/10	329,303,108	14	423,758	74	1,063,221	439,917	2,093,425	4,020,321	1.22
7/10 through 6/11	339,129,771	24	799,811	93	3,079,694	909,998	2,340,092	7,129,595	2.10
7/11 through 6/12	336,053,564	8	1,293,876	97	1,330,625	466,883	2,461,843	5,553,227	1.65
5 YR. TOTAL	1,660,616,135	82	3,769,064	509	8,440,627	3,364,918	13,549,587	29,124,196	1.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		88%	0.735		100%	1.019		1.75	
Pure Premium Indicated by National Relativity		6%	0.925		0%	1.464		2.39	
Pure Premium Present on Rate Level		6%	0.748		0%	1.057		1.81	
Pure Premium Derived by Formula			0.747			1.019		1.77	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	62,098,047	10	266,440	62	825,672	416,298	1,961,076	3,469,486	5.59
7/08 through 6/09	45,310,995	2	59,715	36	389,799	67,275	989,159	1,505,948	3.32
7/09 through 6/10	43,315,956	8	531,609	15	133,582	647,197	429,254	1,741,642	4.02
7/10 through 6/11	48,791,463	4	413,475	30	306,905	535,790	727,661	1,983,831	4.07
7/11 through 6/12	51,584,482	2	44,032	27	557,661	23,363	1,125,898	1,750,954	3.39
5 YR. TOTAL	251,100,943	26	1,315,271	170	2,213,619	1,689,923	5,233,048	10,451,861	4.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		56%	1.405		79%	2.757		4.16	
Pure Premium Indicated by National Relativity		22%	1.237		10%	2.008		3.25	
Pure Premium Present on Rate Level		22%	1.675		11%	2.922		4.60	
Pure Premium Derived by Formula			1.427			2.700		4.13	

CLASS 6835		SHIP BUILDING-IRON OR STEEL-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	167,537	0	0	0	0	0	0	0	0.00
7/08 through 6/09	35,048	0	0	0	0	0	0	0	0.00
7/09 through 6/10	23,998	0	0	0	0	0	0	0	0.00
7/10 through 6/11	1,024	0	0	0	0	0	0	0	0.00
7/11 through 6/12	21,671	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	249,278	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		3%	0.000		4%	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000		0%	0.000		0.00	
Pure Premium Present on Rate Level		97%	1.516		96%	1.500		3.02	
Pure Premium Derived by Formula			1.471			1.440		2.91	

CLASS 6836		MARINA & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,580,448	3	312,635	8	89,460	489,442	241,639	1,133,176	11.83
7/08 through 6/09	10,230,654	1	35,693	7	121,263	8,559	277,327	442,842	4.33
7/09 through 6/10	10,963,524	0	0	5	172,971	0	274,910	447,881	4.09
7/10 through 6/11	11,300,423	1	17,931	3	36,727	51,977	77,980	184,615	1.63
7/11 through 6/12	10,939,252	1	49,738	5	60,570	132,415	131,808	374,531	3.42
5 YR. TOTAL	53,014,301	6	415,997	28	480,991	682,393	1,003,664	2,583,045	4.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	1.692		44%	3.180		4.87	
Pure Premium Indicated by National Relativity		34%	1.170		28%	2.209		3.38	
Pure Premium Present on Rate Level		34%	1.957		28%	3.270		5.23	
Pure Premium Derived by Formula			1.605			2.933		4.54	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	229,350	0	0	2	42,414	0	88,567	130,981	57.11
7/08 through 6/09	215,676	0	0	1	3,087	0	7,366	10,453	4.85
7/09 through 6/10	189,398	0	0	0	0	0	0	0	0.00
7/10 through 6/11	246,352	0	0	0	0	0	0	0	0.00
7/11 through 6/12	164,011	0	0	1	4,164	0	2,345	6,509	3.97
5 YR. TOTAL	1,044,787	0	0	4	49,665	0	98,278	147,943	14.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	4.754	9%	9.407	14.16			
Pure Premium Indicated by National Relativity		18%	1.525	19%	2.843	4.37			
Pure Premium Present on Rate Level		75%	2.465	72%	3.333	5.80			
Pure Premium Derived by Formula		2.456		3.787		6.24			

CLASS 6884		SHIP SCALING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		11%	1.038	12%	1.117	2.16			
Pure Premium Present on Rate Level		89%	5.060	88%	3.120	8.18			
Pure Premium Derived by Formula		4.618		2.880		7.50			

CLASS 7016 + +		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.268	100%	0.927	2.20			
Pure Premium Derived by Formula		1.268		0.927		2.20			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	290,669	0	0	0	0	0	0	0	0.00
7/08 through 6/09	1,657,160	0	0	0	0	0	0	0	0.00
7/09 through 6/10	368,538	0	0	0	0	0	0	0	0.00
7/10 through 6/11	130,701	0	0	0	0	0	0	0	0.00
7/11 through 6/12	344,233	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,791,301	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	1.082	25%	0.966	2.05			
Pure Premium Present on Rate Level		67%	1.410	66%	1.032	2.44			
Pure Premium Derived by Formula			1.204		0.923	2.13			

CLASS 7038 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.206	100%	3.204	5.41			
Pure Premium Derived by Formula			2.206		3.204	5.41			

CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	6.210	100%	5.938	12.15			
Pure Premium Derived by Formula			6.210		5.938	12.15			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7047 + +		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.799	100%	0.925	3.72			
Pure Premium Derived by Formula			2.799		0.925	3.72			

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	6.746	100%	2.631	9.38			
Pure Premium Derived by Formula			6.746		2.631	9.38			

CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	16,443	0	0	0	0	0	0	0	0.00
7/11 through 6/12	48,700	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	65,143	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		27%	1.128	29%	3.976	5.10			
Pure Premium Present on Rate Level		71%	2.451	68%	3.559	6.01			
Pure Premium Derived by Formula			2.045		3.573	5.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	72,125	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	72,125	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.240	0.24			
Pure Premium Present on Rate Level		96%	6.901	96%	6.598	13.50			
Pure Premium Derived by Formula		6.625		6.334		12.96			

CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	7.965	100%	7.663	15.63			
Pure Premium Derived by Formula		7.965		7.663		15.63			

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	6,285,471	0	0	2	27,449	0	16,395	43,844	0.70
7/08 through 6/09	7,276,353	0	0	1	39,712	0	23,269	62,981	0.87
7/09 through 6/10	8,711,324	0	0	1	8,420	0	1,594	10,014	0.12
7/10 through 6/11	10,174,008	0	0	2	26,611	0	19,744	46,355	0.46
7/11 through 6/12	10,003,878	1	46,481	2	5,926	26,737	46,383	125,527	1.26
5 YR. TOTAL	42,451,034	1	46,481	8	108,118	26,737	107,385	288,721	0.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.364	33%	0.316	0.68			
Pure Premium Indicated by National Relativity		36%	1.770	33%	2.470	4.24			
Pure Premium Present on Rate Level		36%	1.671	34%	1.921	3.59			
Pure Premium Derived by Formula		1.341		1.573		2.91			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7207		RIDING ACADEMY OR CLUB & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	7.956	100%	1.634	9.59			
Pure Premium Derived by Formula		7.956		1.634		9.59			

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	173,827	0	0	0	0	0	0	0	0.00
7/08 through 6/09	447,517	0	0	0	0	0	0	0	0.00
7/09 through 6/10	80,405	0	0	0	0	0	0	0	0.00
7/10 through 6/11	54,072	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	755,821	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	3.008	46%	3.874	6.88			
Pure Premium Present on Rate Level		47%	2.271	47%	2.292	4.56			
Pure Premium Derived by Formula		2.481		2.859		5.34			

CLASS 7228		TRUCKING-LOCAL HAULING ONLY-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	374,858,070	72	4,749,359	269	5,076,554	6,358,751	7,050,608	23,235,272	6.20
7/08 through 6/09	337,761,647	52	2,691,744	215	4,072,980	3,949,184	5,056,044	15,769,952	4.67
7/09 through 6/10	358,989,858	66	4,887,743	221	4,400,295	6,200,012	6,390,166	21,878,216	6.09
7/10 through 6/11	370,206,219	60	3,647,273	257	4,824,900	5,783,646	7,692,198	21,948,017	5.93
7/11 through 6/12	399,404,870	55	4,213,864	258	6,627,160	3,883,636	9,939,082	24,663,742	6.18
5 YR. TOTAL	1,841,220,664	305	20,189,983	1,220	25,001,889	26,175,229	36,128,098	107,495,199	5.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.454	100%	3.384	5.84			
Pure Premium Indicated by National Relativity		0%	2.675	0%	3.118	5.79			
Pure Premium Present on Rate Level		0%	2.532	0%	3.365	5.90			
Pure Premium Derived by Formula		2.454		3.384		5.84			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7229		TRUCKING-LONG DISTANCE HAULING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	562,002,649	116	9,250,068	450	10,163,662	8,864,806	11,277,167	39,555,703	7.04
7/08 through 6/09	530,983,129	125	10,512,120	407	11,847,047	12,862,400	11,964,479	47,186,046	8.89
7/09 through 6/10	501,843,596	107	8,604,563	412	9,229,210	9,860,293	11,319,408	39,013,474	7.77
7/10 through 6/11	541,795,361	108	9,045,799	405	9,983,776	10,162,973	11,314,416	40,506,964	7.48
7/11 through 6/12	525,506,552	94	8,339,451	319	9,921,695	12,319,451	10,231,026	40,811,623	7.77
5 YR. TOTAL	2,662,131,287	550	45,752,001	1,993	51,145,390	54,069,923	56,106,496	207,073,810	7.78
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	3.640	100%	4.139			7.78	
Pure Premium Indicated by National Relativity		0%	3.716	0%	4.064			7.78	
Pure Premium Present on Rate Level		0%	3.637	0%	4.023			7.66	
Pure Premium Derived by Formula			3.640		4.139			7.78	

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	14,943,629	3	157,556	9	99,257	540,923	226,462	1,024,198	6.85
7/08 through 6/09	16,489,719	3	57,517	14	122,318	34,065	289,323	503,223	3.05
7/09 through 6/10	15,051,646	3	17,000	24	276,123	17,294	604,162	914,579	6.08
7/10 through 6/11	19,236,739	11	230,913	14	234,399	266,385	479,235	1,210,932	6.30
7/11 through 6/12	19,376,186	16	255,449	10	88,195	316,043	169,923	829,610	4.28
5 YR. TOTAL	85,097,919	36	718,435	71	820,292	1,174,710	1,769,105	4,482,542	5.27
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	1.808	56%	3.459			5.27	
Pure Premium Indicated by National Relativity		28%	3.188	22%	4.031			7.22	
Pure Premium Present on Rate Level		29%	2.566	22%	3.689			6.26	
Pure Premium Derived by Formula			2.414		3.635			6.05	

CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	27,601,311	13	686,332	51	932,265	793,164	1,076,666	3,488,427	12.64
7/08 through 6/09	17,519,684	9	320,495	19	267,652	300,472	388,244	1,276,863	7.29
7/09 through 6/10	19,151,397	6	166,432	19	342,679	89,858	504,830	1,103,799	5.76
7/10 through 6/11	23,213,373	11	410,078	34	631,029	429,269	945,595	2,415,971	10.41
7/11 through 6/12	30,073,368	12	747,855	32	515,100	1,294,338	826,563	3,383,856	11.25
5 YR. TOTAL	117,559,133	51	2,331,192	155	2,688,725	2,907,101	3,741,898	11,668,916	9.93
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	4.270	74%	5.656			9.93	
Pure Premium Indicated by National Relativity		19%	3.484	13%	4.207			7.69	
Pure Premium Present on Rate Level		19%	4.459	13%	5.350			9.81	
Pure Premium Derived by Formula			4.157		5.428			9.59	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	25,840,575	7	953,151	16	531,511	1,962,964	500,792	3,948,418	15.28
7/08 through 6/09	23,509,285	2	195,970	8	108,862	642,214	236,789	1,183,835	5.04
7/09 through 6/10	24,831,545	2	215,080	11	204,478	272,866	423,347	1,115,771	4.49
7/10 through 6/11	23,587,177	2	152,419	17	304,431	127,446	322,786	907,082	3.85
7/11 through 6/12	22,842,728	6	537,833	10	216,072	591,169	454,768	1,799,842	7.88
5 YR. TOTAL	120,611,310	19	2,054,453	62	1,365,354	3,596,659	1,938,482	8,954,948	7.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	2.835	66%	4.589	7.42			
Pure Premium Indicated by National Relativity		24%	3.687	17%	3.645	7.33			
Pure Premium Present on Rate Level		24%	2.892	17%	3.888	6.78			
Pure Premium Derived by Formula			3.053		4.309	7.36			

CLASS 7250		TRUCKING-HAULING EXPLOSIVES OR AMMUNITION-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	7,698,739	0	0	3	103,918	0	132,509	236,427	3.07
7/08 through 6/09	8,360,480	1	103,887	7	181,934	34,185	283,554	603,560	7.22
7/09 through 6/10	4,037,132	1	257,830	2	32,304	453,556	50,602	794,292	19.68
7/10 through 6/11	8,527,798	1	49,913	3	127,335	28,494	116,820	322,562	3.78
7/11 through 6/12	8,274,828	2	193,548	3	495,581	1,194,526	754,457	2,638,112	31.88
5 YR. TOTAL	36,898,977	5	605,178	18	941,072	1,710,761	1,337,942	4,594,953	12.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	4.190	42%	8.262	12.45			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		63%	3.969	58%	4.168	8.14			
Pure Premium Derived by Formula			4.051		5.887	9.94			

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.933	100%	1.033	2.97			
Pure Premium Derived by Formula			1.933		1.033	2.97			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	351,255	0	0	0	0	0	0	0	0.00
7/08 through 6/09	71,393	0	0	0	0	0	0	0	0.00
7/09 through 6/10	75,943	0	0	0	0	0	0	0	0.00
7/10 through 6/11	217,657	0	0	0	0	0	0	0	0.00
7/11 through 6/12	93,103	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	809,351	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	0.234	11%	0.343	0.58			
Pure Premium Present on Rate Level		84%	2.146	84%	1.147	3.29			
Pure Premium Derived by Formula			1.826		1.001	2.83			

CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.583	100%	1.756	5.34			
Pure Premium Derived by Formula			3.583		1.756	5.34			

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,612,360	2	690,792	9	196,136	114,561	186,595	1,188,084	13.80
7/08 through 6/09	13,144,261	3	51,140	9	115,742	51,991	249,783	468,656	3.57
7/09 through 6/10	9,898,460	2	25,042	18	356,993	24,105	753,804	1,159,944	11.72
7/10 through 6/11	12,054,511	4	132,132	13	220,039	136,064	246,259	734,494	6.09
7/11 through 6/12	13,718,061	4	249,756	11	57,638	194,842	115,611	617,847	4.50
5 YR. TOTAL	57,427,653	15	1,148,862	60	946,548	521,563	1,552,052	4,169,025	7.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	3.649	45%	3.611	7.26			
Pure Premium Indicated by National Relativity		31%	1.834	27%	2.869	4.70			
Pure Premium Present on Rate Level		31%	2.670	28%	3.184	5.85			
Pure Premium Derived by Formula			2.783		3.291	6.07			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	25,006,240	13	209,874	19	240,070	363,446	334,816	1,148,206	4.59
7/08 through 6/09	9,102,076	1	2,281	17	100,781	1,503	217,772	322,337	3.54
7/09 through 6/10	13,494,744	6	285,136	11	150,173	152,548	220,370	808,227	5.99
7/10 through 6/11	10,607,472	4	20,656	5	8,524	27,136	20,503	76,819	0.72
7/11 through 6/12	10,029,119	7	84,069	5	45,450	108,259	65,643	303,421	3.03
5 YR. TOTAL	68,239,651	31	602,016	57	544,998	652,892	859,104	2,659,010	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.681	45%	2.216	3.90			
Pure Premium Indicated by National Relativity		33%	1.732	27%	2.659	4.39			
Pure Premium Present on Rate Level		33%	1.717	28%	2.611	4.33			
Pure Premium Derived by Formula			1.710		2.446	4.16			

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	392,505,988	70	2,500,180	235	2,906,206	3,576,296	5,563,041	14,545,723	3.71
7/08 through 6/09	389,292,436	56	1,669,338	237	3,287,706	1,880,540	5,247,598	12,085,182	3.10
7/09 through 6/10	389,212,845	61	2,857,898	270	5,095,277	3,013,470	6,795,749	17,762,394	4.56
7/10 through 6/11	398,887,438	92	3,997,103	218	3,471,635	4,749,988	5,368,143	17,586,869	4.41
7/11 through 6/12	399,834,347	56	3,093,921	226	4,033,345	3,583,880	6,915,461	17,626,607	4.41
5 YR. TOTAL	1,969,733,054	335	14,118,440	1,186	18,794,169	16,804,174	29,889,992	79,606,775	4.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.671	100%	2.371	4.04			
Pure Premium Indicated by National Relativity		0%	1.867	0%	2.524	4.39			
Pure Premium Present on Rate Level		0%	1.638	0%	2.291	3.93			
Pure Premium Derived by Formula			1.671		2.371	4.04			

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	131,058,106	53	615,432	81	802,582	768,765	1,527,677	3,714,456	2.83
7/08 through 6/09	119,024,999	53	389,129	116	997,166	408,029	1,861,098	3,655,422	3.07
7/09 through 6/10	113,487,325	51	638,357	96	1,024,123	526,199	2,072,428	4,261,107	3.76
7/10 through 6/11	105,840,985	46	849,776	80	776,329	748,705	1,459,500	3,834,310	3.62
7/11 through 6/12	105,363,040	49	1,220,434	78	683,345	1,949,729	1,527,162	5,380,670	5.11
5 YR. TOTAL	574,774,455	252	3,713,128	451	4,283,545	4,401,427	8,447,865	20,845,965	3.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	1.391	97%	2.236	3.63			
Pure Premium Indicated by National Relativity		14%	1.400	1%	2.387	3.79			
Pure Premium Present on Rate Level		14%	1.343	2%	2.130	3.47			
Pure Premium Derived by Formula			1.386		2.235	3.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	31,057,913	13	355,473	60	798,305	353,723	965,172	2,472,673	7.96
7/08 through 6/09	32,195,385	6	124,941	58	818,585	88,334	1,026,899	2,058,759	6.40
7/09 through 6/10	32,492,278	14	658,847	67	1,033,727	990,573	1,242,319	3,925,466	12.08
7/10 through 6/11	30,954,309	15	866,652	44	698,425	940,555	1,016,695	3,522,327	11.38
7/11 through 6/12	27,021,375	13	396,868	26	543,983	378,656	672,283	1,991,790	7.37
5 YR. TOTAL	153,721,260	61	2,402,781	255	3,893,025	2,751,841	4,923,368	13,971,015	9.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	4.096	76%	4.993	9.09			
Pure Premium Indicated by National Relativity		18%	1.942	12%	2.732	4.67			
Pure Premium Present on Rate Level		19%	3.462	12%	4.166	7.63			
Pure Premium Derived by Formula		3.588		4.622		8.21			

CLASS 7394 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.952	100%	2.828	7.78			
Pure Premium Derived by Formula		4.952		2.828		7.78			

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	158,470	0	0	0	0	0	0	0	0.00
7/08 through 6/09	81,963	0	0	0	0	0	0	0	0.00
7/09 through 6/10	148,424	0	0	0	0	0	0	0	0.00
7/10 through 6/11	107,081	0	0	0	0	0	0	0	0.00
7/11 through 6/12	90,631	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	586,569	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	1.187	20%	1.711	2.90			
Pure Premium Present on Rate Level		73%	5.500	73%	3.142	8.64			
Pure Premium Derived by Formula		4.241		2.636		6.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	10.788	100%	4.478	15.27			
Pure Premium Derived by Formula		10.788		4.478		15.27			

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	138,975	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,071,380	0	0	0	0	0	0	0	0.00
7/10 through 6/11	881,924	0	0	0	0	0	0	0	0.00
7/11 through 6/12	866,378	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,958,657	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.002	0.00			
Pure Premium Present on Rate Level		97%	0.061	96%	0.096	0.16			
Pure Premium Derived by Formula		0.059		0.092		0.15			

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	200,173,415	25	659,984	156	1,724,983	704,878	3,281,894	6,371,739	3.18
7/08 through 6/09	169,138,154	20	871,236	163	2,323,451	954,892	3,494,700	7,644,279	4.52
7/09 through 6/10	146,168,022	26	965,494	161	2,881,247	1,128,144	4,068,634	9,043,519	6.19
7/10 through 6/11	130,026,384	28	924,046	143	2,418,700	797,086	3,157,582	7,297,414	5.61
7/11 through 6/12	138,652,194	12	624,861	129	2,018,112	869,209	3,089,498	6,601,680	4.76
5 YR. TOTAL	784,158,169	111	4,045,621	752	11,366,493	4,454,209	17,092,308	36,958,631	4.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		94%	1.965	100%	2.748	4.71			
Pure Premium Indicated by National Relativity		3%	1.393	0%	2.155	3.55			
Pure Premium Present on Rate Level		3%	1.907	0%	2.660	4.57			
Pure Premium Derived by Formula		1.946		2.748		4.69			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	156,317,316	3	28,520	34	289,074	91,990	401,986	811,570	0.52
7/08 through 6/09	137,521,184	5	291,798	32	513,991	231,647	842,086	1,879,522	1.37
7/09 through 6/10	124,385,402	6	173,325	32	196,018	362,717	380,150	1,112,210	0.89
7/10 through 6/11	120,319,568	2	17,396	28	499,097	50,426	498,139	1,065,058	0.89
7/11 through 6/12	123,067,758	3	290,817	18	135,117	570,872	227,425	1,224,231	1.00
5 YR. TOTAL	661,611,228	19	801,856	144	1,633,297	1,307,652	2,349,786	6,092,591	0.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		47%	0.368		57%	0.553		0.92	
Pure Premium Indicated by National Relativity		26%	0.440		21%	0.560		1.00	
Pure Premium Present on Rate Level		27%	0.406		22%	0.489		0.90	
Pure Premium Derived by Formula			0.397			0.540		0.94	

CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	105,158	0	0	0	0	0	0	0	0.00
7/08 through 6/09	89,509	0	0	0	0	0	0	0	0.00
7/09 through 6/10	47,520	0	0	0	0	0	0	0	0.00
7/10 through 6/11	56,520	0	0	0	0	0	0	0	0.00
7/11 through 6/12	128,160	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	426,867	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.000		7%	0.000		0.00	
Pure Premium Indicated by National Relativity		19%	4.101		20%	2.386		6.49	
Pure Premium Present on Rate Level		72%	11.440		73%	3.621		15.06	
Pure Premium Derived by Formula			9.016			3.121		12.14	

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	17,566,282	0	0	1	49,264	0	66,804	116,068	0.66
7/08 through 6/09	23,593,473	0	0	1	6,454	0	6,944	13,398	0.06
7/09 through 6/10	21,687,324	0	0	0	0	0	26,019	26,019	0.12
7/10 through 6/11	23,152,816	0	0	4	72,188	0	78,072	150,260	0.65
7/11 through 6/12	22,793,858	0	0	0	0	0	328	328	0.00
5 YR. TOTAL	108,793,753	0	0	6	127,906	0	178,167	306,073	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	0.118		28%	0.164		0.28	
Pure Premium Indicated by National Relativity		37%	0.357		36%	0.436		0.79	
Pure Premium Present on Rate Level		37%	0.547		36%	0.489		1.04	
Pure Premium Derived by Formula			0.365			0.379		0.74	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	8,921,819	4	194,838	1	2,606	145,068	7,135	349,647	3.92
7/08 through 6/09	13,478,005	0	0	4	9,402	0	50,586	59,988	0.45
7/09 through 6/10	13,000,788	0	0	3	60,784	0	159,319	220,103	1.69
7/10 through 6/11	13,414,685	3	141,192	7	332,559	215,197	753,156	1,442,104	10.75
7/11 through 6/12	9,397,619	0	0	4	153,285	0	151,164	304,449	3.24
5 YR. TOTAL	58,212,916	7	336,030	19	558,636	360,265	1,121,360	2,376,291	4.08
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.537	33%	2.545			4.08	
Pure Premium Indicated by National Relativity		37%	0.621	33%	0.931			1.55	
Pure Premium Present on Rate Level		37%	1.028	34%	1.399			2.43	
Pure Premium Derived by Formula		1.010		1.623				2.63	

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	19,883,894	1	80,555	4	26,773	61,481	28,092	196,901	0.99
7/08 through 6/09	21,571,682	0	0	5	65,133	0	115,396	180,529	0.84
7/09 through 6/10	21,172,043	0	0	5	131,824	0	310,159	441,983	2.09
7/10 through 6/11	29,128,391	1	207,020	3	58,269	452,889	84,988	803,166	2.76
7/11 through 6/12	24,655,959	2	815,852	4	1,937,939	251,433	415,086	3,420,310	13.87
5 YR. TOTAL	116,411,969	4	1,103,427	21	2,219,938	765,803	953,721	5,042,889	4.33
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	2.855	40%	1.477			4.33	
Pure Premium Indicated by National Relativity		32%	1.713	30%	1.309			3.02	
Pure Premium Present on Rate Level		32%	1.211	30%	1.165			2.38	
Pure Premium Derived by Formula		1.963		1.333				3.30	

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	13,448,331	0	0	3	312,969	0	0	312,969	2.33
7/08 through 6/09	10,481,904	0	0	0	0	0	0	0	0.00
7/09 through 6/10	10,185,707	0	0	0	0	0	0	0	0.00
7/10 through 6/11	10,378,871	0	0	0	0	0	2,041	2,041	0.02
7/11 through 6/12	12,099,502	0	0	0	0	0	104	104	0.00
5 YR. TOTAL	56,594,315	0	0	3	312,969	0	2,145	315,114	0.56
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.553	20%	0.004			0.56	
Pure Premium Indicated by National Relativity		39%	0.397	40%	0.503			0.90	
Pure Premium Present on Rate Level		39%	0.737	40%	0.403			1.14	
Pure Premium Derived by Formula		0.564		0.363				0.93	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	27,083,453	3	52,836	21	660,217	93,887	870,777	1,677,717	6.20
7/08 through 6/09	32,167,543	3	33,034	23	335,926	33,507	388,348	790,815	2.46
7/09 through 6/10	32,253,872	2	107,047	24	395,025	57,374	547,495	1,106,941	3.43
7/10 through 6/11	33,718,030	4	242,703	21	341,895	206,303	384,676	1,175,577	3.49
7/11 through 6/12	37,419,550	8	1,071,959	20	375,915	974,164	413,203	2,835,241	7.58
5 YR. TOTAL	162,642,448	20	1,507,579	109	2,108,978	1,365,235	2,604,499	7,586,291	4.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.224	58%	2.441	4.67			
Pure Premium Indicated by National Relativity		26%	0.800	21%	1.266	2.07			
Pure Premium Present on Rate Level		26%	1.751	21%	2.086	3.84			
Pure Premium Derived by Formula			1.731		2.120	3.85			

CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	19,826,227	0	0	1	1,990	0	40,099	42,089	0.21
7/08 through 6/09	19,594,142	2	187,539	2	13,223	552,930	9,785	763,477	3.90
7/09 through 6/10	18,774,493	0	0	2	806	0	15,348	16,154	0.09
7/10 through 6/11	22,280,661	1	32,696	4	22,478	26,716	50,752	132,642	0.60
7/11 through 6/12	24,615,481	0	0	2	31,804	0	65,865	97,669	0.40
5 YR. TOTAL	105,091,004	3	220,235	11	70,301	579,646	181,849	1,052,031	1.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.276	35%	0.725	1.00			
Pure Premium Indicated by National Relativity		39%	0.395	32%	0.676	1.07			
Pure Premium Present on Rate Level		39%	0.379	33%	0.892	1.27			
Pure Premium Derived by Formula			0.363		0.764	1.13			

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	83,652,293	9	710,316	50	644,433	1,291,360	1,097,231	3,743,340	4.48
7/08 through 6/09	84,856,535	9	178,899	51	947,544	315,978	1,390,794	2,833,215	3.34
7/09 through 6/10	86,035,890	12	576,699	60	859,410	316,236	1,292,091	3,044,436	3.54
7/10 through 6/11	87,842,070	14	707,769	46	1,093,154	727,390	1,715,903	4,244,216	4.83
7/11 through 6/12	82,889,852	10	518,810	38	1,392,463	303,258	1,081,282	3,295,813	3.98
5 YR. TOTAL	425,276,640	54	2,692,493	245	4,937,004	2,954,222	6,577,301	17,161,020	4.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		67%	1.794	91%	2.241	4.04			
Pure Premium Indicated by National Relativity		16%	1.140	4%	1.802	2.94			
Pure Premium Present on Rate Level		17%	1.526	5%	2.466	3.99			
Pure Premium Derived by Formula			1.644		2.235	3.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	31,595,133	6	268,459	18	396,708	688,501	760,415	2,114,083	6.69
7/08 through 6/09	46,612,108	4	323,320	25	1,598,413	538,261	2,134,256	4,594,250	9.86
7/09 through 6/10	28,204,420	1	43,068	10	145,163	26,439	357,395	572,065	2.03
7/10 through 6/11	32,791,264	5	337,494	14	438,263	463,444	530,783	1,769,984	5.40
7/11 through 6/12	19,629,763	4	218,399	9	315,427	219,179	437,448	1,190,453	6.06
5 YR. TOTAL	158,832,688	20	1,190,740	76	2,893,974	1,935,824	4,220,297	10,240,835	6.45
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	2.572	77%	3.876			6.45	
Pure Premium Indicated by National Relativity		20%	2.606	11%	3.612			6.22	
Pure Premium Present on Rate Level		20%	3.178	12%	4.419			7.60	
Pure Premium Derived by Formula			2.700		3.912			6.61	

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	60,764,698	2	48,915	33	576,572	100,208	1,029,097	1,754,792	2.89
7/08 through 6/09	39,487,086	0	0	16	430,646	0	838,300	1,268,946	3.21
7/09 through 6/10	34,985,775	3	249,809	20	454,412	433,532	669,434	1,807,187	5.17
7/10 through 6/11	37,379,095	6	360,687	14	286,319	488,793	475,662	1,611,461	4.31
7/11 through 6/12	49,510,706	2	237,818	18	271,403	204,732	429,894	1,143,847	2.31
5 YR. TOTAL	222,127,360	13	897,229	101	2,019,352	1,227,265	3,442,387	7,586,233	3.42
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	1.313	66%	2.102			3.42	
Pure Premium Indicated by National Relativity		26%	0.708	17%	0.959			1.67	
Pure Premium Present on Rate Level		26%	1.293	17%	2.111			3.40	
Pure Premium Derived by Formula			1.151		1.909			3.06	

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	405,934	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	6,638	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	412,572	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	5%	0.000			0.00	
Pure Premium Indicated by National Relativity		48%	1.246	47%	2.352			3.60	
Pure Premium Present on Rate Level		48%	1.345	48%	2.128			3.47	
Pure Premium Derived by Formula			1.244		2.127			3.37	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	28,406,359	4	176,303	12	215,832	368,687	327,181	1,088,003	3.83
7/08 through 6/09	29,348,001	0	0	8	92,426	0	166,928	259,354	0.88
7/09 through 6/10	29,158,930	1	221,598	6	66,866	89,210	168,477	546,151	1.87
7/10 through 6/11	31,116,586	1	24,416	12	138,284	30,800	330,418	523,918	1.68
7/11 through 6/12	29,943,923	0	0	8	240,563	0	469,755	710,318	2.37
5 YR. TOTAL	147,973,799	6	422,317	46	753,971	488,697	1,462,759	3,127,744	2.11
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.795	47%		1.319		2.11	
Pure Premium Indicated by National Relativity		31%	1.074	26%		1.523		2.60	
Pure Premium Present on Rate Level		32%	0.990	27%		1.339		2.33	
Pure Premium Derived by Formula			0.944			1.377		2.32	

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,169,827	1	13,394	2	45,398	0	88,980	147,772	1.61
7/08 through 6/09	8,787,468	0	0	2	58,163	0	92,788	150,951	1.72
7/09 through 6/10	5,677,960	0	0	3	30,253	0	53,598	83,851	1.48
7/10 through 6/11	5,002,103	1	7,082	5	122,043	6,143	316,525	451,793	9.03
7/11 through 6/12	5,950,748	2	9,066	2	29,951	25,144	71,537	135,698	2.28
5 YR. TOTAL	34,588,106	4	29,542	14	285,808	31,287	623,428	970,065	2.81
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.912	32%		1.893		2.81	
Pure Premium Indicated by National Relativity		38%	1.283	34%		1.683		2.97	
Pure Premium Present on Rate Level		38%	1.435	34%		2.235		3.67	
Pure Premium Derived by Formula			1.252			1.938		3.19	

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	174,962,341	16	395,139	88	1,052,701	374,401	2,029,953	3,852,194	2.20
7/08 through 6/09	166,196,982	14	743,716	59	1,275,734	934,923	1,663,002	4,617,375	2.78
7/09 through 6/10	170,839,127	18	736,865	75	1,278,984	828,931	2,234,191	5,078,971	2.97
7/10 through 6/11	212,004,151	22	998,159	84	1,794,837	1,120,147	2,757,581	6,670,702	3.15
7/11 through 6/12	337,644,176	26	1,731,332	109	3,461,506	2,221,626	4,126,938	11,541,424	3.42
5 YR. TOTAL	1,061,646,777	96	4,605,211	415	8,863,762	5,480,028	12,811,665	31,760,666	2.99
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		86%	1.269	100%		1.723		2.99	
Pure Premium Indicated by National Relativity		7%	1.456	0%		1.968		3.42	
Pure Premium Present on Rate Level		7%	1.134	0%		1.645		2.78	
Pure Premium Derived by Formula			1.273			1.723		3.00	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	87,602,912	5	134,670	23	342,396	186,608	431,445	1,095,119	1.25
7/08 through 6/09	82,671,809	5	316,727	21	359,595	355,890	860,940	1,893,152	2.29
7/09 through 6/10	87,135,709	9	565,074	18	321,773	505,182	595,505	1,987,534	2.28
7/10 through 6/11	88,816,015	2	184,754	25	466,203	320,806	825,293	1,797,056	2.02
7/11 through 6/12	82,426,760	7	443,354	13	276,628	1,241,949	480,583	2,442,514	2.96
5 YR. TOTAL	428,653,205	28	1,644,579	100	1,766,595	2,610,435	3,193,766	9,215,375	2.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.796	67%	1.354	2.15			
Pure Premium Indicated by National Relativity		23%	0.749	16%	1.028	1.78			
Pure Premium Present on Rate Level		23%	0.892	17%	1.138	2.03			
Pure Premium Derived by Formula		0.807		1.265		2.07			

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	243,339,583	2	81,238	14	225,966	67,941	377,802	752,947	0.31
7/08 through 6/09	226,452,911	9	197,729	20	313,925	248,959	754,859	1,515,472	0.67
7/09 through 6/10	232,919,722	4	85,623	13	107,019	74,138	275,043	541,823	0.23
7/10 through 6/11	247,398,246	1	28,989	11	405,940	18,332	539,246	992,507	0.40
7/11 through 6/12	252,169,048	2	105,512	10	225,777	138,149	361,380	830,818	0.33
5 YR. TOTAL	1,202,279,510	18	499,091	68	1,278,627	547,519	2,308,330	4,633,567	0.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.148	60%	0.238	0.39			
Pure Premium Indicated by National Relativity		28%	0.158	20%	0.262	0.42			
Pure Premium Present on Rate Level		28%	0.182	20%	0.289	0.47			
Pure Premium Derived by Formula		0.160		0.253		0.41			

CLASS 7704		COMBINED DATA FOR CLASSES 7704, 7710 AND 7711							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	83,352,247	10	318,361	86	1,538,346	470,792	3,044,480	5,371,979	6.45
7/08 through 6/09	88,497,701	14	893,910	85	1,113,169	1,226,252	2,549,788	5,783,119	6.54
7/09 through 6/10	91,225,874	13	569,461	88	1,165,901	977,311	2,320,776	5,033,449	5.52
7/10 through 6/11	93,597,799	11	880,316	83	908,339	1,720,607	3,120,701	6,629,963	7.08
7/11 through 6/12	93,891,012	7	276,101	110	1,125,596	393,689	2,838,279	4,633,665	4.94
5 YR. TOTAL	450,564,633	55	2,938,149	452	5,851,351	4,788,651	13,874,024	27,452,175	6.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	1.951	100%	4.142	6.09			
Pure Premium Indicated by National Relativity		11%	1.479	0%	3.148	4.63			
Pure Premium Present on Rate Level		12%	2.038	0%	3.935	5.97			
Pure Premium Derived by Formula		1.910		4.142		6.05			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	54,898,675	2	43,019	30	489,913	53,597	703,489	1,290,018	2.35
7/08 through 6/09	77,318,783	14	524,613	55	531,183	692,872	1,050,996	2,799,664	3.62
7/09 through 6/10	80,825,761	17	645,567	62	724,215	632,941	1,414,076	3,416,799	4.23
7/10 through 6/11	75,344,377	12	496,541	40	502,487	548,607	697,753	2,245,388	2.98
7/11 through 6/12	88,603,661	14	867,668	48	374,266	1,249,505	742,478	3,233,917	3.65
5 YR. TOTAL	376,991,257	59	2,577,408	235	2,622,064	3,177,522	4,608,792	12,985,786	3.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		68%	1.379		85%	2.065		3.44	
Pure Premium Indicated by National Relativity		16%	2.612		7%	3.607		6.22	
Pure Premium Present on Rate Level		16%	1.804		8%	2.306		4.11	
Pure Premium Derived by Formula			1.644			2.192		3.84	

CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		50%	1.791		50%	2.404		4.20	
Pure Premium Present on Rate Level		50%	2.038		50%	3.935		5.97	
Pure Premium Derived by Formula			1.915			3.170		5.09	

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000		0%	0.000		0.00	
Pure Premium Present on Rate Level		100%	2.038		100%	3.935		5.97	
Pure Premium Derived by Formula			2.038			3.935		5.97	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	310,157,245	44	997,698	167	1,793,123	1,428,206	3,439,542	7,658,569	2.47
7/08 through 6/09	308,478,353	44	1,450,768	120	1,568,490	1,899,348	3,086,393	8,004,999	2.60
7/09 through 6/10	322,037,526	41	983,665	149	2,440,699	1,611,542	4,189,346	9,225,252	2.86
7/10 through 6/11	312,090,562	31	1,491,357	139	3,111,574	1,466,930	5,274,905	11,344,766	3.64
7/11 through 6/12	333,392,003	23	1,349,315	126	2,090,747	1,154,773	3,896,482	8,491,317	2.55
5 YR. TOTAL	1,586,155,689	183	6,272,803	701	11,004,633	7,560,799	19,886,668	44,724,903	2.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.089	100%	1.730	2.82			
Pure Premium Indicated by National Relativity		0%	0.942	0%	1.547	2.49			
Pure Premium Present on Rate Level		0%	1.148	0%	1.747	2.90			
Pure Premium Derived by Formula		1.089		1.730		2.82			

CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,338,939	1	37,935	10	128,462	21,782	204,026	392,205	3.18
7/08 through 6/09	10,730,564	2	221,140	0	0	127,893	21,786	370,819	3.46
7/09 through 6/10	9,791,519	5	252,361	10	764,210	364,013	242,810	1,623,394	16.58
7/10 through 6/11	10,566,429	1	80,549	4	5,837	9,038	75,772	171,196	1.62
7/11 through 6/12	12,311,678	0	0	5	36,921	0	65,937	102,858	0.84
5 YR. TOTAL	55,739,129	9	591,985	29	935,430	522,726	610,331	2,660,472	4.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	2.740	44%	2.033	4.77			
Pure Premium Indicated by National Relativity		30%	1.979	28%	2.276	4.26			
Pure Premium Present on Rate Level		30%	3.190	28%	3.057	6.25			
Pure Premium Derived by Formula		2.647		2.388		5.04			

CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	38,910,026	2	28,775	10	32,908	64,012	234,433	360,128	0.93
7/08 through 6/09	34,788,131	1	1,015	8	255,249	3,086	475,580	734,930	2.11
7/09 through 6/10	34,489,441	0	0	16	119,655	0	273,858	393,513	1.14
7/10 through 6/11	33,618,779	3	72,238	8	105,871	180,756	313,182	672,047	2.00
7/11 through 6/12	34,882,559	4	96,569	6	37,872	209,106	196,043	539,590	1.55
5 YR. TOTAL	176,688,936	10	198,597	48	551,555	456,960	1,493,096	2,700,208	1.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.425	48%	1.104	1.53			
Pure Premium Indicated by National Relativity		31%	0.820	26%	1.441	2.26			
Pure Premium Present on Rate Level		32%	0.793	26%	1.158	1.95			
Pure Premium Derived by Formula		0.665		1.206		1.87			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	46,900,501	6	103,688	26	274,335	104,209	438,161	920,393	1.96
7/08 through 6/09	37,240,651	7	130,769	17	156,174	151,329	263,652	701,924	1.89
7/09 through 6/10	38,909,473	9	122,802	16	102,258	142,309	300,115	667,484	1.72
7/10 through 6/11	50,949,849	3	44,024	14	140,763	92,818	395,665	673,270	1.32
7/11 through 6/12	54,753,164	6	107,009	20	110,118	422,904	332,289	972,320	1.78
5 YR. TOTAL	228,753,638	31	508,292	93	783,648	913,569	1,729,882	3,935,391	1.72
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.565	53%	1.156			1.72	
Pure Premium Indicated by National Relativity		30%	0.597	23%	1.389			1.99	
Pure Premium Present on Rate Level		31%	0.713	24%	1.159			1.87	
Pure Premium Derived by Formula		0.620		1.210				1.83	

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	188,973,212	23	670,973	118	1,233,743	672,437	1,724,397	4,301,550	2.28
7/08 through 6/09	194,268,149	28	843,258	88	549,663	1,006,098	1,674,616	4,073,635	2.10
7/09 through 6/10	192,003,287	27	481,264	107	532,760	971,145	1,462,781	3,447,950	1.80
7/10 through 6/11	206,744,797	34	518,905	124	742,258	1,009,928	1,630,442	3,901,533	1.89
7/11 through 6/12	208,021,554	19	461,900	89	553,517	864,148	1,593,678	3,473,243	1.67
5 YR. TOTAL	990,010,999	131	2,976,300	526	3,611,941	4,523,756	8,085,914	19,197,911	1.94
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		74%	0.665	100%	1.274			1.94	
Pure Premium Indicated by National Relativity		13%	0.757	0%	1.395			2.15	
Pure Premium Present on Rate Level		13%	0.832	0%	1.365			2.20	
Pure Premium Derived by Formula		0.699		1.274				1.97	

CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	300,434,122	8	86,427	60	433,043	169,957	1,326,267	2,015,694	0.67
7/08 through 6/09	285,087,063	12	605,434	57	609,083	515,920	1,692,946	3,423,383	1.20
7/09 through 6/10	307,083,632	17	545,435	56	480,574	1,295,058	1,447,998	3,769,065	1.23
7/10 through 6/11	314,188,634	12	288,958	69	763,498	326,897	2,229,809	3,609,162	1.15
7/11 through 6/12	335,192,934	14	526,616	58	559,586	411,794	1,576,384	3,074,380	0.92
5 YR. TOTAL	1,541,986,385	63	2,052,870	300	2,845,784	2,719,626	8,273,404	15,891,684	1.03
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		60%	0.318	93%	0.713			1.03	
Pure Premium Indicated by National Relativity		20%	0.409	3%	0.811			1.22	
Pure Premium Present on Rate Level		20%	0.312	4%	0.698			1.01	
Pure Premium Derived by Formula		0.335		0.715				1.05	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8010		STORE: HARDWARE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	228,034,110	18	559,090	80	692,011	716,611	1,780,725	3,748,437	1.64
7/08 through 6/09	222,398,105	15	136,181	76	917,719	272,550	2,037,684	3,364,134	1.51
7/09 through 6/10	209,513,871	11	468,897	66	967,028	764,104	1,492,254	3,692,283	1.76
7/10 through 6/11	212,927,451	12	419,447	62	1,235,394	756,430	1,714,535	4,125,806	1.94
7/11 through 6/12	214,338,707	15	953,824	54	547,809	1,116,427	1,600,029	4,218,089	1.97
5 YR. TOTAL	1,087,212,244	71	2,537,439	338	4,359,961	3,626,122	8,625,227	19,148,749	1.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.634	98%	1.127	1.76			
Pure Premium Indicated by National Relativity		15%	0.561	1%	1.064	1.63			
Pure Premium Present on Rate Level		16%	0.620	1%	1.108	1.73			
Pure Premium Derived by Formula		0.621		1.126		1.75			

CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	102,758,033	4	486,272	8	79,720	1,039,612	123,120	1,728,724	1.68
7/08 through 6/09	96,344,054	3	279,511	8	134,835	123,657	128,758	666,761	0.69
7/09 through 6/10	98,197,162	2	157,544	6	59,639	334,173	118,396	669,752	0.68
7/10 through 6/11	106,133,341	2	50,919	7	103,208	22,667	251,637	428,431	0.40
7/11 through 6/12	111,529,947	2	61,746	5	86,220	29,698	167,423	345,087	0.31
5 YR. TOTAL	514,962,537	13	1,035,992	34	463,622	1,549,807	789,334	3,838,755	0.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.291	48%	0.454	0.75			
Pure Premium Indicated by National Relativity		33%	0.136	26%	0.229	0.37			
Pure Premium Present on Rate Level		33%	0.232	26%	0.407	0.64			
Pure Premium Derived by Formula		0.220		0.383		0.60			

CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	36,354,950	2	20,816	8	104,624	24,157	189,970	339,567	0.93
7/08 through 6/09	35,151,213	2	14,549	5	63,941	10,687	189,951	279,128	0.79
7/09 through 6/10	35,140,638	1	9,996	9	109,405	18,018	219,741	357,160	1.02
7/10 through 6/11	40,564,962	2	18,077	4	41,606	50,789	63,939	174,411	0.43
7/11 through 6/12	35,242,415	1	40,787	4	79,573	39,021	291,554	450,935	1.28
5 YR. TOTAL	182,454,178	8	104,225	30	399,149	142,672	955,155	1,601,201	0.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.276	34%	0.602	0.88			
Pure Premium Indicated by National Relativity		38%	0.304	33%	0.524	0.83			
Pure Premium Present on Rate Level		38%	0.271	33%	0.464	0.74			
Pure Premium Derived by Formula		0.285		0.531		0.82			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,784,499,304	111	2,995,415	511	4,577,699	5,051,928	10,385,758	23,010,800	1.29
7/08 through 6/09	1,779,723,295	115	2,968,963	513	5,376,940	3,291,303	13,135,874	24,773,080	1.39
7/09 through 6/10	1,807,598,944	107	2,689,096	537	5,589,982	3,105,718	14,383,397	25,768,193	1.43
7/10 through 6/11	1,831,770,277	103	3,613,625	519	5,450,254	4,875,092	13,745,794	27,684,765	1.51
7/11 through 6/12	1,833,272,222	61	1,911,975	466	5,689,790	2,588,291	15,934,980	26,125,036	1.43
5 YR. TOTAL	9,036,864,042	497	14,179,074	2,546	26,684,665	18,912,332	67,585,803	127,361,874	1.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.452	100%	0.957	1.41			
Pure Premium Indicated by National Relativity		0%	0.482	0%	0.968	1.45			
Pure Premium Present on Rate Level		0%	0.441	0%	0.922	1.36			
Pure Premium Derived by Formula		0.452		0.957		1.41			

CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	391,271,581	47	928,739	205	1,538,209	1,330,655	3,408,744	7,206,347	1.84
7/08 through 6/09	366,410,426	33	1,325,892	162	1,401,222	1,761,330	3,721,652	8,210,096	2.24
7/09 through 6/10	401,520,634	53	1,095,417	182	1,917,251	1,324,533	4,303,638	8,640,839	2.15
7/10 through 6/11	439,905,298	37	1,560,621	195	2,398,402	1,811,324	4,678,383	10,448,730	2.38
7/11 through 6/12	425,465,021	38	1,196,833	199	2,201,974	1,325,659	5,194,771	9,919,237	2.33
5 YR. TOTAL	2,024,572,960	208	6,107,502	943	9,457,058	7,553,501	21,307,188	44,425,249	2.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	0.769	100%	1.426	2.20			
Pure Premium Indicated by National Relativity		1%	0.944	0%	1.572	2.52			
Pure Premium Present on Rate Level		2%	0.783	0%	1.441	2.22			
Pure Premium Derived by Formula		0.771		1.426		2.20			

CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	30,856,679	5	65,948	31	275,992	53,112	511,143	906,195	2.94
7/08 through 6/09	37,291,908	1	35,393	26	351,262	19,345	640,888	1,046,888	2.81
7/09 through 6/10	32,246,194	2	152,748	16	153,367	18,235	469,541	793,891	2.46
7/10 through 6/11	32,196,391	1	881	23	276,007	0	588,168	865,056	2.69
7/11 through 6/12	34,730,943	2	56,601	25	729,993	23,029	987,436	1,797,059	5.17
5 YR. TOTAL	167,322,115	11	311,571	121	1,786,621	113,721	3,197,176	5,409,089	3.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.254	51%	1.979	3.23			
Pure Premium Indicated by National Relativity		32%	0.904	24%	1.830	2.73			
Pure Premium Present on Rate Level		32%	0.774	25%	1.440	2.21			
Pure Premium Derived by Formula		0.988		1.808		2.80			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	13,299,705	1	21,417	11	70,430	10,743	142,007	244,597	1.84
7/08 through 6/09	13,308,084	0	0	11	67,539	0	240,835	308,374	2.32
7/09 through 6/10	13,020,188	1	6,049	7	40,597	6,167	110,260	163,073	1.25
7/10 through 6/11	12,461,407	0	0	5	51,696	0	91,149	142,845	1.15
7/11 through 6/12	12,424,656	0	0	4	19,166	0	109,332	128,498	1.03
5 YR. TOTAL	64,514,040	2	27,466	38	249,428	16,910	693,583	987,387	1.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.429	35%	1.101	1.53			
Pure Premium Indicated by National Relativity		38%	0.793	32%	1.781	2.57			
Pure Premium Present on Rate Level		38%	0.731	33%	1.415	2.15			
Pure Premium Derived by Formula		0.682		1.422		2.10			

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	19,197,480	1	20,128	12	98,748	10,350	141,983	271,209	1.41
7/08 through 6/09	24,536,962	1	6,768	10	82,280	7,013	164,964	261,025	1.06
7/09 through 6/10	24,037,076	2	97,279	5	54,979	342,727	141,802	636,787	2.65
7/10 through 6/11	25,679,483	2	66,431	15	153,303	85,228	298,732	603,694	2.35
7/11 through 6/12	23,591,404	2	20,901	8	136,112	12,776	233,736	403,525	1.71
5 YR. TOTAL	117,042,405	8	211,507	50	525,422	458,094	981,217	2,176,240	1.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.630	41%	1.230	1.86			
Pure Premium Indicated by National Relativity		35%	0.673	29%	1.302	1.98			
Pure Premium Present on Rate Level		36%	0.693	30%	1.188	1.88			
Pure Premium Derived by Formula		0.668		1.238		1.91			

CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	410,777,532	39	861,500	190	1,614,538	1,576,648	4,174,904	8,227,590	2.00
7/08 through 6/09	440,571,913	26	568,177	171	1,248,875	782,439	3,863,655	6,463,146	1.47
7/09 through 6/10	484,732,517	39	1,654,582	175	1,417,738	1,803,414	4,392,329	9,268,063	1.91
7/10 through 6/11	492,806,943	29	981,602	201	2,383,569	1,569,208	4,638,669	9,573,048	1.94
7/11 through 6/12	501,725,264	24	863,909	192	1,844,502	1,949,613	5,859,652	10,517,676	2.10
5 YR. TOTAL	2,330,614,169	157	4,929,770	929	8,509,222	7,681,322	22,929,209	44,049,523	1.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		90%	0.577	100%	1.313	1.89			
Pure Premium Indicated by National Relativity		5%	0.662	0%	1.317	1.98			
Pure Premium Present on Rate Level		5%	0.574	0%	1.246	1.82			
Pure Premium Derived by Formula		0.581		1.313		1.89			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8034		STORE: GROCERY - WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	13,018,529	1	18,883	2	12,805	8,602	26,981	67,271	0.52
7/08 through 6/09	13,275,601	0	0	8	103,042	0	113,792	216,834	1.63
7/09 through 6/10	15,404,566	5	251,446	11	98,086	234,828	212,849	797,209	5.18
7/10 through 6/11	6,540,112	0	0	3	43,557	0	24,217	67,774	1.04
7/11 through 6/12	15,638,643	0	0	2	23,137	0	46,631	69,768	0.45
5 YR. TOTAL	63,877,451	6	270,329	26	280,627	243,430	424,470	1,218,856	1.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.863	33%	1.046	1.91			
Pure Premium Indicated by National Relativity		37%	1.211	33%	1.198	2.41			
Pure Premium Present on Rate Level		37%	0.891	34%	1.281	2.17			
Pure Premium Derived by Formula		1.002		1.176		2.18			

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	738,209	0	0	0	0	0	337	337	0.05
7/11 through 6/12	2,815,672	0	0	2	553	0	40,116	40,669	1.45
5 YR. TOTAL	3,553,881	0	0	2	553	0	40,453	41,006	1.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.016	9%	1.138	1.15			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		94%	0.471	91%	0.893	1.36			
Pure Premium Derived by Formula		0.444		0.915		1.36			

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	150,698,617	13	177,661	41	466,419	335,071	1,070,642	2,049,793	1.36
7/08 through 6/09	140,797,115	9	158,406	29	206,953	362,953	803,673	1,531,985	1.09
7/09 through 6/10	146,239,659	10	153,582	38	446,679	208,042	1,052,849	1,861,152	1.27
7/10 through 6/11	143,576,828	14	174,806	36	357,260	331,045	978,933	1,842,044	1.28
7/11 through 6/12	138,087,960	4	105,609	31	310,400	67,673	1,085,251	1,568,933	1.14
5 YR. TOTAL	719,400,179	50	770,064	175	1,787,711	1,304,784	4,991,348	8,853,907	1.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.356	78%	0.875	1.23			
Pure Premium Indicated by National Relativity		24%	0.529	11%	1.148	1.68			
Pure Premium Present on Rate Level		25%	0.450	11%	0.951	1.40			
Pure Premium Derived by Formula		0.421		0.913		1.33			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	140,506,455	27	1,270,547	74	775,504	1,324,287	1,728,821	5,099,159	3.63
7/08 through 6/09	124,280,277	14	393,597	80	893,058	455,662	1,917,399	3,659,716	2.94
7/09 through 6/10	129,107,809	18	726,761	59	580,997	675,728	1,175,912	3,159,398	2.45
7/10 through 6/11	132,659,021	18	525,562	59	521,629	532,315	1,020,205	2,599,711	1.96
7/11 through 6/12	136,558,529	17	755,633	57	664,483	776,410	1,441,436	3,637,962	2.66
5 YR. TOTAL	663,112,091	94	3,672,100	329	3,435,671	3,764,402	7,283,773	18,155,946	2.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	1.072	94%	1.666	2.74			
Pure Premium Indicated by National Relativity		15%	1.144	3%	1.694	2.84			
Pure Premium Present on Rate Level		15%	1.069	3%	1.674	2.74			
Pure Premium Derived by Formula		1.082		1.667		2.75			

CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	117,878,527	2	15,111	6	32,226	77,134	131,441	255,912	0.22
7/08 through 6/09	124,600,639	0	0	9	80,702	0	150,839	231,541	0.19
7/09 through 6/10	124,407,138	4	145,225	6	73,949	60,666	136,178	416,018	0.33
7/10 through 6/11	134,897,443	0	0	8	90,264	0	163,548	253,812	0.19
7/11 through 6/12	139,507,501	1	17,349	6	56,263	9,238	168,726	251,576	0.18
5 YR. TOTAL	641,291,248	7	177,685	35	333,404	147,038	750,732	1,408,859	0.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.080	46%	0.140	0.22			
Pure Premium Indicated by National Relativity		33%	0.196	27%	0.308	0.50			
Pure Premium Present on Rate Level		34%	0.167	27%	0.292	0.46			
Pure Premium Derived by Formula		0.148		0.226		0.37			

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	146,615,301	14	782,783	46	465,274	472,588	822,026	2,542,671	1.73
7/08 through 6/09	162,226,877	11	134,942	48	363,912	162,970	957,339	1,619,163	1.00
7/09 through 6/10	179,497,870	22	466,410	54	336,552	1,417,133	1,040,214	3,260,309	1.82
7/10 through 6/11	175,649,574	13	589,098	46	836,114	630,519	1,489,290	3,545,021	2.02
7/11 through 6/12	178,242,725	11	540,672	59	835,567	1,107,193	2,001,582	4,485,014	2.52
5 YR. TOTAL	842,232,347	71	2,513,905	253	2,837,419	3,790,403	6,310,451	15,452,178	1.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	0.635	89%	1.199	1.83			
Pure Premium Indicated by National Relativity		18%	0.774	5%	1.458	2.23			
Pure Premium Present on Rate Level		18%	0.666	6%	1.129	1.80			
Pure Premium Derived by Formula		0.666		1.208		1.87			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	34,796,567	0	0	6	91,162	0	243,451	334,613	0.96
7/08 through 6/09	35,032,694	3	173,079	11	126,391	109,949	255,037	664,456	1.90
7/09 through 6/10	33,808,924	2	46,213	11	140,045	51,723	262,040	500,021	1.48
7/10 through 6/11	29,716,535	4	333,618	12	119,116	490,965	347,551	1,291,250	4.35
7/11 through 6/12	30,369,868	2	22,778	6	94,511	28,910	172,576	318,775	1.05
5 YR. TOTAL	163,724,588	11	575,688	46	571,225	681,547	1,280,655	3,109,115	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.701	36%	1.198	1.90			
Pure Premium Indicated by National Relativity		37%	0.353	32%	0.562	0.92			
Pure Premium Present on Rate Level		37%	0.377	32%	0.588	0.97			
Pure Premium Derived by Formula		0.452		0.799		1.25			

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	133,354,162	14	636,761	40	582,171	808,384	1,018,142	3,045,458	2.28
7/08 through 6/09	127,714,819	11	192,366	56	685,714	226,876	1,755,749	2,860,705	2.24
7/09 through 6/10	131,026,298	19	505,750	58	623,213	762,280	1,764,443	3,655,686	2.79
7/10 through 6/11	136,657,854	11	210,380	61	744,551	439,425	1,787,490	3,181,846	2.33
7/11 through 6/12	141,346,864	9	132,573	60	851,967	151,294	2,137,102	3,272,936	2.32
5 YR. TOTAL	670,099,997	64	1,677,830	275	3,487,616	2,388,259	8,462,926	16,016,631	2.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.771	95%	1.619	2.39			
Pure Premium Indicated by National Relativity		17%	0.784	2%	1.716	2.50			
Pure Premium Present on Rate Level		18%	0.885	3%	1.691	2.58			
Pure Premium Derived by Formula		0.794		1.623		2.42			

CLASS 8061		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE-RETAIL OR STORE: CONVENIENCE-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	133,237,847	19	479,660	62	477,798	360,360	1,072,865	2,390,683	1.80
7/08 through 6/09	126,089,831	9	110,496	43	476,993	103,648	1,287,170	1,978,307	1.57
7/09 through 6/10	132,977,490	18	434,808	64	537,773	533,201	1,168,124	2,673,906	2.01
7/10 through 6/11	136,063,955	11	342,904	44	421,717	766,035	1,089,269	2,619,925	1.93
7/11 through 6/12	152,393,044	20	957,458	39	536,780	1,124,852	789,842	3,408,932	2.24
5 YR. TOTAL	680,762,167	77	2,325,326	252	2,451,061	2,888,096	5,407,270	13,071,753	1.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.702	84%	1.219	1.92			
Pure Premium Indicated by National Relativity		21%	0.666	8%	1.028	1.69			
Pure Premium Present on Rate Level		21%	0.641	8%	1.201	1.84			
Pure Premium Derived by Formula		0.682		1.202		1.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	44,552,923	0	0	9	25,484	0	45,527	71,011	0.16
7/08 through 6/09	30,060,278	2	56,503	7	115,447	37,328	177,798	387,076	1.29
7/09 through 6/10	34,796,393	0	0	3	111,796	0	167,696	279,492	0.80
7/10 through 6/11	33,652,559	2	57,700	2	9,567	46,398	35,847	149,512	0.44
7/11 through 6/12	32,148,904	0	0	7	105,418	0	132,079	237,497	0.74
5 YR. TOTAL	175,211,057	4	114,203	28	367,712	83,726	558,947	1,124,588	0.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.275	34%	0.367	0.64			
Pure Premium Indicated by National Relativity		38%	0.236	33%	0.509	0.75			
Pure Premium Present on Rate Level		39%	0.248	33%	0.486	0.73			
Pure Premium Derived by Formula		0.250		0.453		0.70			

CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,111,160	0	0	6	114,212	0	232,192	346,404	2.86
7/08 through 6/09	12,426,119	0	0	9	81,677	0	208,898	290,575	2.34
7/09 through 6/10	13,460,989	1	31,393	6	104,145	94,505	231,642	461,685	3.43
7/10 through 6/11	11,435,161	1	855	5	18,062	0	43,398	62,315	0.55
7/11 through 6/12	13,323,409	0	0	3	64,815	0	87,790	152,605	1.15
5 YR. TOTAL	62,756,838	2	32,248	29	382,911	94,505	803,920	1,313,584	2.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.662	35%	1.432	2.09			
Pure Premium Indicated by National Relativity		38%	0.586	32%	1.252	1.84			
Pure Premium Present on Rate Level		39%	0.723	33%	1.517	2.24			
Pure Premium Derived by Formula		0.657		1.402		2.06			

CLASS 8103		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	3,032,730	0	0	0	0	0	1,339	1,339	0.04
7/08 through 6/09	2,519,860	0	0	3	90,564	0	110,712	201,276	7.99
7/09 through 6/10	2,462,355	0	0	0	0	0	1,314	1,314	0.05
7/10 through 6/11	2,690,365	0	0	1	2,507	0	1,906	4,413	0.16
7/11 through 6/12	3,016,435	0	0	0	0	0	11,089	11,089	0.37
5 YR. TOTAL	13,721,745	0	0	4	93,071	0	126,360	219,431	1.60
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.678	19%	0.921	1.60			
Pure Premium Indicated by National Relativity		23%	0.683	24%	1.942	2.63			
Pure Premium Present on Rate Level		62%	1.152	57%	1.557	2.71			
Pure Premium Derived by Formula		0.973		1.529		2.50			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 8105		STORE: HIDE DEALER							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	277,541	0	0	0	0	0	0	0	0.00
7/08 through 6/09	273,718	0	0	0	0	0	0	0	0.00
7/09 through 6/10	443,760	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	995,019	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	0.832	16%	1.368	2.20			
Pure Premium Present on Rate Level		80%	0.969	78%	1.347	2.32			
Pure Premium Derived by Formula		0.900		1.270		2.17			

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	44,052,984	7	564,500	29	394,088	471,858	791,843	2,222,289	5.05
7/08 through 6/09	35,375,320	7	198,327	20	241,814	172,115	384,214	996,470	2.82
7/09 through 6/10	33,275,697	1	12,984	37	655,819	7,514	918,163	1,594,480	4.79
7/10 through 6/11	35,020,269	5	210,271	28	355,457	242,026	609,765	1,417,519	4.05
7/11 through 6/12	34,064,392	5	371,333	27	362,203	268,191	603,302	1,605,029	4.71
5 YR. TOTAL	181,788,662	25	1,357,415	141	2,009,381	1,161,704	3,307,287	7,835,787	4.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.852	68%	2.458	4.31			
Pure Premium Indicated by National Relativity		25%	1.628	16%	2.618	4.25			
Pure Premium Present on Rate Level		25%	1.699	16%	2.706	4.41			
Pure Premium Derived by Formula		1.758		2.523		4.28			

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	133,163,335	10	753,096	75	1,205,040	1,242,699	2,498,887	5,699,722	4.28
7/08 through 6/09	121,446,413	5	298,888	49	782,569	382,186	1,139,811	2,603,454	2.14
7/09 through 6/10	119,337,203	9	213,397	48	844,299	348,703	1,505,529	2,911,928	2.44
7/10 through 6/11	131,044,275	9	492,735	49	837,621	518,093	1,410,665	3,259,114	2.49
7/11 through 6/12	135,531,344	5	519,174	36	807,213	526,644	1,639,481	3,492,512	2.58
5 YR. TOTAL	640,522,570	38	2,277,290	257	4,476,742	3,018,325	8,194,373	17,966,730	2.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.054	94%	1.751	2.81			
Pure Premium Indicated by National Relativity		14%	1.198	3%	1.805	3.00			
Pure Premium Present on Rate Level		15%	1.131	3%	1.699	2.83			
Pure Premium Derived by Formula		1.086		1.751		2.84			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	42,195,303	4	163,320	12	118,407	227,938	282,705	792,370	1.88
7/08 through 6/09	38,583,860	1	12,719	9	154,243	91,177	306,470	564,609	1.46
7/09 through 6/10	36,211,586	2	52,681	13	153,196	66,207	248,884	520,968	1.44
7/10 through 6/11	42,279,682	2	29,131	6	68,376	28,307	170,591	296,405	0.70
7/11 through 6/12	52,360,048	1	243,860	10	148,567	319,602	271,737	983,766	1.88
5 YR. TOTAL	211,630,479	10	501,711	50	642,789	733,231	1,280,387	3,158,118	1.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.541	52%	0.951	1.49			
Pure Premium Indicated by National Relativity		31%	0.875	24%	1.405	2.28			
Pure Premium Present on Rate Level		31%	0.705	24%	1.177	1.88			
Pure Premium Derived by Formula		0.695		1.114		1.81			

CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	59,381,421	4	160,658	25	184,608	862,860	519,288	1,727,414	2.91
7/08 through 6/09	62,960,165	7	406,901	37	333,888	1,020,376	691,462	2,452,627	3.90
7/09 through 6/10	66,167,288	4	71,322	40	546,306	111,204	1,461,357	2,190,189	3.31
7/10 through 6/11	69,171,009	3	397,664	38	530,534	466,892	999,966	2,395,056	3.46
7/11 through 6/12	67,195,671	4	120,636	27	380,850	178,817	666,047	1,346,350	2.00
5 YR. TOTAL	324,875,554	22	1,157,181	167	1,976,186	2,640,149	4,338,120	10,111,636	3.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.964	80%	2.148	3.11			
Pure Premium Indicated by National Relativity		24%	0.902	10%	1.590	2.49			
Pure Premium Present on Rate Level		24%	1.016	10%	2.242	3.26			
Pure Premium Derived by Formula		0.962		2.102		3.06			

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,666,217	3	85,733	6	56,821	132,840	111,632	387,026	6.83
7/08 through 6/09	5,468,730	1	25,525	2	22,591	6,160	50,961	105,237	1.93
7/09 through 6/10	5,778,300	2	9,629	9	69,287	8,286	84,704	171,906	2.98
7/10 through 6/11	6,069,721	1	78	5	96,996	482	218,103	315,659	5.20
7/11 through 6/12	6,836,102	1	117,037	9	93,137	85,901	106,312	402,387	5.89
5 YR. TOTAL	29,819,070	8	238,002	31	338,832	233,669	571,712	1,382,215	4.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.934	34%	2.701	4.64			
Pure Premium Indicated by National Relativity		37%	2.236	33%	3.452	5.69			
Pure Premium Present on Rate Level		37%	1.909	33%	2.909	4.82			
Pure Premium Derived by Formula		2.036		3.017		5.05			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,103,290	0	0	1	929	0	8,536	9,465	0.86
7/08 through 6/09	1,432,403	0	0	0	0	0	1,574	1,574	0.11
7/09 through 6/10	1,741,852	0	0	0	0	0	1,014	1,014	0.06
7/10 through 6/11	1,692,966	0	0	0	0	0	5,219	5,219	0.31
7/11 through 6/12	1,784,134	0	0	0	0	0	509	509	0.03
5 YR. TOTAL	7,754,645	0	0	1	929	0	16,852	17,781	0.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.012	15%	0.217	0.23			
Pure Premium Indicated by National Relativity		44%	1.143	42%	1.662	2.81			
Pure Premium Present on Rate Level		44%	1.151	43%	1.549	2.70			
Pure Premium Derived by Formula		1.011		1.397		2.41			

CLASS 8209		VEGETABLE PACKING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	25,986	0	0	0	0	0	0	0	0.00
7/08 through 6/09	85,164	0	0	0	0	0	0	0	0.00
7/09 through 6/10	232,363	0	0	1	1,429	0	110	1,539	0.66
7/10 through 6/11	161,612	0	0	3	45,634	0	82,703	128,337	79.41
7/11 through 6/12	217,586	0	0	0	0	0	1,114	1,114	0.51
5 YR. TOTAL	722,711	0	0	4	47,063	0	83,927	130,990	18.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	6.512	7%	11.613	18.13			
Pure Premium Indicated by National Relativity		47%	1.254	46%	2.239	3.49			
Pure Premium Present on Rate Level		48%	1.489	47%	2.438	3.93			
Pure Premium Derived by Formula		1.630		2.989		4.62			

CLASS 8215		FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	62,600,261	9	310,667	28	263,293	513,745	662,011	1,749,716	2.80
7/08 through 6/09	69,824,806	15	752,018	29	388,134	686,484	786,374	2,613,010	3.74
7/09 through 6/10	72,489,468	4	171,176	51	1,742,989	1,195,260	2,665,370	5,774,795	7.97
7/10 through 6/11	76,639,695	10	1,655,308	38	698,741	1,120,609	1,554,852	5,029,510	6.56
7/11 through 6/12	88,145,211	5	375,001	35	607,560	858,792	1,190,129	3,031,482	3.44
5 YR. TOTAL	369,699,441	43	3,264,170	181	3,700,717	4,374,890	6,858,736	18,198,513	4.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.884	95%	3.039	4.92			
Pure Premium Indicated by National Relativity		18%	1.363	2%	2.038	3.40			
Pure Premium Present on Rate Level		19%	1.467	3%	3.061	4.53			
Pure Premium Derived by Formula		1.711		3.020		4.73			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	110,843,998	11	714,437	30	305,587	2,064,636	541,195	3,625,855	3.27
7/08 through 6/09	103,866,867	1	50,242	34	588,951	53,340	1,144,055	1,836,588	1.77
7/09 through 6/10	87,970,511	4	318,136	26	945,193	507,704	1,054,772	2,825,805	3.21
7/10 through 6/11	86,111,678	10	928,618	40	1,173,106	1,750,247	2,058,658	5,910,629	6.86
7/11 through 6/12	84,170,585	7	514,004	24	516,262	504,029	886,587	2,420,882	2.88
5 YR. TOTAL	472,963,639	33	2,525,437	154	3,529,099	4,879,956	5,685,267	16,619,759	3.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	1.280	93%	2.234	3.51			
Pure Premium Indicated by National Relativity		16%	1.562	3%	2.273	3.84			
Pure Premium Present on Rate Level		16%	1.454	4%	2.330	3.78			
Pure Premium Derived by Formula		1.353		2.239		3.59			

CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	239,314,025	40	2,594,455	182	3,016,233	3,634,089	5,849,763	15,094,540	6.31
7/08 through 6/09	207,707,372	33	1,741,975	181	2,986,060	1,860,914	4,675,496	11,264,445	5.42
7/09 through 6/10	202,576,768	37	2,356,455	150	3,205,095	4,102,184	4,783,910	14,447,644	7.13
7/10 through 6/11	210,714,235	46	3,025,585	152	3,099,942	4,410,699	5,307,744	15,843,970	7.52
7/11 through 6/12	211,968,832	34	1,715,902	155	2,616,269	2,341,690	4,553,064	11,226,925	5.30
5 YR. TOTAL	1,072,281,232	190	11,434,372	820	14,923,599	16,349,576	25,169,977	67,877,524	6.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.458	100%	3.872	6.33			
Pure Premium Indicated by National Relativity		0%	1.643	0%	2.551	4.19			
Pure Premium Present on Rate Level		0%	2.430	0%	3.444	5.87			
Pure Premium Derived by Formula		2.458		3.872		6.33			

CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	710,590	0	0	0	0	0	0	0	0.00
7/10 through 6/11	437,720	0	0	0	0	0	0	0	0.00
7/11 through 6/12	1,094,051	0	0	0	0	0	10,816	10,816	0.99
5 YR. TOTAL	2,242,361	0	0	0	0	0	10,816	10,816	0.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	9%	0.482	0.48			
Pure Premium Indicated by National Relativity		45%	1.365	45%	1.308	2.67			
Pure Premium Present on Rate Level		46%	1.665	46%	1.403	3.07			
Pure Premium Derived by Formula		1.380		1.277		2.66			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	16,186,419	1	2,767	11	155,118	0	309,680	467,565	2.89
7/08 through 6/09	11,790,475	1	9,115	10	129,606	1,531	197,636	337,888	2.87
7/09 through 6/10	10,452,925	0	0	2	34,460	0	33,862	68,322	0.65
7/10 through 6/11	11,138,718	2	81,041	9	59,254	44,738	139,964	324,997	2.92
7/11 through 6/12	10,797,499	2	114,811	7	133,740	80,479	214,369	543,399	5.03
5 YR. TOTAL	60,366,036	6	207,734	39	512,178	126,748	895,511	1,742,171	2.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	1.193		39%	1.693		2.89	
Pure Premium Indicated by National Relativity		35%	1.470		30%	2.292		3.76	
Pure Premium Present on Rate Level		36%	1.285		31%	2.013		3.30	
Pure Premium Derived by Formula		1.323			1.972			3.30	

CLASS 8263		JUNK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,670,061	1	1,070	3	13,411	0	37,391	51,872	1.94
7/08 through 6/09	3,756,203	0	0	4	13,227	0	84,751	97,978	2.61
7/09 through 6/10	5,024,253	2	113,004	6	23,495	46,818	57,443	240,760	4.79
7/10 through 6/11	2,463,605	0	0	6	197,682	0	148,646	346,328	14.06
7/11 through 6/12	2,847,362	0	0	0	0	0	9,781	9,781	0.34
5 YR. TOTAL	16,761,484	3	114,074	19	247,815	46,818	338,012	746,719	4.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	2.159		31%	2.296		4.46	
Pure Premium Indicated by National Relativity		38%	2.219		34%	5.508		7.73	
Pure Premium Present on Rate Level		38%	2.888		35%	4.200		7.09	
Pure Premium Derived by Formula		2.459			4.054			6.51	

CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	11,450,322	3	504,170	15	204,328	352,209	353,723	1,414,430	12.35
7/08 through 6/09	11,993,198	2	51,743	6	45,109	195,674	150,335	442,861	3.69
7/09 through 6/10	10,321,399	1	2,640	6	19,098	845	112,477	135,060	1.31
7/10 through 6/11	14,343,194	2	195,694	19	295,256	141,884	563,302	1,196,136	8.34
7/11 through 6/12	20,100,897	1	133,514	14	229,788	197,700	442,919	1,003,921	4.99
5 YR. TOTAL	68,209,010	9	887,761	60	793,579	888,312	1,622,756	4,192,408	6.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		38%	2.465		50%	3.681		6.15	
Pure Premium Indicated by National Relativity		31%	1.975		25%	3.342		5.32	
Pure Premium Present on Rate Level		31%	2.220		25%	3.279		5.50	
Pure Premium Derived by Formula		2.237			3.496			5.73	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	40,690,998	8	1,071,052	31	926,042	1,126,564	1,218,562	4,342,220	10.67
7/08 through 6/09	30,184,866	8	92,454	14	352,073	242,388	650,478	1,337,393	4.43
7/09 through 6/10	32,381,633	3	139,732	28	309,173	809,211	781,861	2,039,977	6.30
7/10 through 6/11	40,354,479	7	601,635	29	529,049	680,584	1,628,927	3,440,195	8.53
7/11 through 6/12	39,262,997	10	386,470	26	1,465,809	617,826	1,265,177	3,735,282	9.51
5 YR. TOTAL	182,874,973	36	2,291,343	128	3,582,146	3,476,573	5,545,005	14,895,067	8.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	3.212	84%	4.933	8.15			
Pure Premium Indicated by National Relativity		19%	1.992	8%	3.538	5.53			
Pure Premium Present on Rate Level		20%	2.688	8%	4.580	7.27			
Pure Premium Derived by Formula		2.875		4.793		7.67			

CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	4,120,086	0	0	6	20,937	0	55,511	76,448	1.86
7/08 through 6/09	5,703,591	0	0	3	14,234	0	39,536	53,770	0.94
7/09 through 6/10	6,099,437	0	0	5	24,708	0	88,366	113,074	1.85
7/10 through 6/11	6,248,117	2	51,538	8	117,644	81,927	212,027	463,136	7.41
7/11 through 6/12	5,363,625	0	0	5	50,061	0	287,592	337,653	6.30
5 YR. TOTAL	27,534,856	2	51,538	27	227,584	81,927	683,032	1,044,081	3.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.014	35%	2.778	3.79			
Pure Premium Indicated by National Relativity		38%	2.075	32%	3.990	6.07			
Pure Premium Present on Rate Level		38%	1.804	33%	3.424	5.23			
Pure Premium Derived by Formula		1.717		3.379		5.10			

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	11,870,446	1	13,061	15	111,659	74,989	296,985	496,694	4.19
7/08 through 6/09	12,141,691	3	49,833	21	182,912	286,493	712,759	1,231,997	10.15
7/09 through 6/10	12,733,555	3	60,305	21	244,665	80,519	638,835	1,024,324	8.04
7/10 through 6/11	14,310,983	3	75,585	18	94,946	137,648	623,875	932,054	6.51
7/11 through 6/12	14,860,341	1	5,304	21	984,019	14,691	715,805	1,719,819	11.57
5 YR. TOTAL	65,917,016	11	204,088	96	1,618,201	594,340	2,988,259	5,404,888	8.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	2.765	58%	5.435	8.20			
Pure Premium Indicated by National Relativity		32%	1.888	21%	4.400	6.29			
Pure Premium Present on Rate Level		33%	1.887	21%	5.048	6.94			
Pure Premium Derived by Formula		2.195		5.136		7.33			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	20,995,615	0	0	10	196,356	0	472,304	668,660	3.19
7/08 through 6/09	16,584,786	1	41,317	3	34,790	33,950	163,162	273,219	1.65
7/09 through 6/10	18,312,437	3	104,922	10	128,036	69,900	239,527	542,385	2.96
7/10 through 6/11	16,247,751	2	121,112	11	163,232	145,422	243,023	672,789	4.14
7/11 through 6/12	17,221,309	1	17,388	6	125,062	20,316	173,443	336,209	1.95
5 YR. TOTAL	89,361,898	7	284,739	40	647,476	269,588	1,291,459	2,493,262	2.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.043	47%	1.747	2.79			
Pure Premium Indicated by National Relativity		33%	1.442	26%	2.219	3.66			
Pure Premium Present on Rate Level		33%	1.340	27%	2.205	3.55			
Pure Premium Derived by Formula		1.273		1.993		3.27			

CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	122,012,635	24	569,224	107	1,033,111	707,778	2,065,430	4,375,543	3.59
7/08 through 6/09	102,904,637	12	519,816	64	679,264	780,409	1,209,466	3,188,955	3.10
7/09 through 6/10	98,011,682	17	542,627	76	767,296	563,187	1,861,412	3,734,522	3.81
7/10 through 6/11	94,602,810	9	1,383,026	72	768,839	680,823	1,194,225	4,026,913	4.26
7/11 through 6/12	97,431,742	10	215,241	67	853,473	113,854	1,363,247	2,545,815	2.61
5 YR. TOTAL	514,963,506	72	3,229,934	386	4,101,983	2,846,051	7,693,780	17,871,748	3.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.424	97%	2.047	3.47			
Pure Premium Indicated by National Relativity		14%	1.202	1%	1.991	3.19			
Pure Premium Present on Rate Level		15%	1.411	2%	2.324	3.74			
Pure Premium Derived by Formula		1.391		2.052		3.44			

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	151,605,250	55	4,089,113	175	3,181,416	3,704,102	4,472,943	15,447,574	10.19
7/08 through 6/09	104,420,751	36	2,909,042	119	2,061,142	2,704,992	2,830,423	10,505,599	10.06
7/09 through 6/10	112,044,229	31	1,886,042	127	2,431,070	1,868,157	3,746,872	9,932,141	8.86
7/10 through 6/11	106,992,906	29	2,118,540	124	2,143,070	2,400,479	3,116,961	9,779,050	9.14
7/11 through 6/12	96,509,005	18	1,451,560	105	1,826,736	2,024,912	3,155,299	8,458,507	8.77
5 YR. TOTAL	571,572,141	169	12,454,297	650	11,643,434	12,702,642	17,322,498	54,122,871	9.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.216	100%	5.253	9.47			
Pure Premium Indicated by National Relativity		0%	3.356	0%	4.734	8.09			
Pure Premium Present on Rate Level		0%	3.958	0%	4.612	8.57			
Pure Premium Derived by Formula		4.216		5.253		9.47			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	17,291,217	2	3,042	13	674,014	1,396	319,161	997,613	5.77
7/08 through 6/09	22,276,072	2	56,744	10	119,405	30,852	1,121,712	1,328,713	5.97
7/09 through 6/10	17,488,594	3	98,210	11	371,145	382,667	587,214	1,439,236	8.23
7/10 through 6/11	19,481,024	2	59,161	5	90,199	51,479	157,386	358,225	1.84
7/11 through 6/12	23,218,894	1	9,547	4	78,200	3,700	197,888	289,335	1.25
5 YR. TOTAL	99,755,801	10	226,704	43	1,332,963	470,094	2,383,361	4,413,122	4.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.563	55%	2.860	4.42			
Pure Premium Indicated by National Relativity		26%	1.953	22%	3.163	5.12			
Pure Premium Present on Rate Level		27%	2.612	23%	2.875	5.49			
Pure Premium Derived by Formula			1.948		2.930	4.88			

CLASS 8350		GASOLINE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	58,870,184	10	358,993	44	926,720	348,372	828,921	2,463,006	4.18
7/08 through 6/09	60,308,225	7	197,343	41	561,182	284,538	974,070	2,017,133	3.35
7/09 through 6/10	63,319,836	8	316,842	34	758,930	233,788	1,155,685	2,465,245	3.89
7/10 through 6/11	59,415,842	13	462,319	37	1,009,926	659,588	1,592,638	3,724,471	6.27
7/11 through 6/12	58,976,463	5	1,337,523	26	1,087,943	1,272,049	670,422	4,367,937	7.41
5 YR. TOTAL	300,890,550	43	2,673,020	182	4,344,701	2,798,335	5,221,736	15,037,792	5.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	2.332	88%	2.665	5.00			
Pure Premium Indicated by National Relativity		14%	2.357	6%	2.975	5.33			
Pure Premium Present on Rate Level		15%	2.436	6%	3.109	5.55			
Pure Premium Derived by Formula			2.351		2.710	5.06			

CLASS 8353		GAS DEALER - LPG & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	25,396,713	3	207,973	20	345,948	639,900	514,148	1,707,969	6.73
7/08 through 6/09	24,040,266	2	104,378	18	461,221	187,500	400,050	1,153,149	4.80
7/09 through 6/10	22,085,078	1	3,898	10	373,031	10,602	590,067	977,598	4.43
7/10 through 6/11	25,041,858	4	960,962	8	76,514	175,827	267,605	1,480,908	5.91
7/11 through 6/12	24,084,354	0	0	16	217,730	0	499,827	717,557	2.98
5 YR. TOTAL	120,648,269	10	1,277,211	72	1,474,444	1,013,829	2,271,697	6,037,181	5.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	2.281	55%	2.723	5.00			
Pure Premium Indicated by National Relativity		27%	1.333	22%	2.257	3.59			
Pure Premium Present on Rate Level		27%	2.022	23%	2.425	4.45			
Pure Premium Derived by Formula			1.955		2.552	4.51			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8370		TRUCKING: MECHANICS AND GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	31,836,433	7	405,694	22	251,910	960,063	410,477	2,028,144	6.37
7/08 through 6/09	25,243,170	1	21,786	23	828,726	0	439,760	1,290,272	5.11
7/09 through 6/10	33,315,628	6	848,731	11	150,998	677,595	197,513	1,874,837	5.63
7/10 through 6/11	33,844,205	1	125,769	18	146,963	363,117	294,781	930,630	2.75
7/11 through 6/12	31,733,670	2	103,261	17	345,822	88,775	483,643	1,021,501	3.22
5 YR. TOTAL	155,973,106	17	1,505,241	91	1,724,419	2,089,550	1,826,174	7,145,384	4.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.071	55%	2.511	4.58			
Pure Premium Indicated by National Relativity		19%	2.907	20%	0.856	3.76			
Pure Premium Present on Rate Level		31%	1.979	25%	1.817	3.80			
Pure Premium Derived by Formula		2.201		2.007		4.21			

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	42,992,290	3	22,778	20	141,738	10,703	644,826	820,045	1.91
7/08 through 6/09	42,587,493	5	282,523	18	49,114	60,444	328,488	720,569	1.69
7/09 through 6/10	42,901,134	5	84,069	16	135,097	143,826	357,354	720,346	1.68
7/10 through 6/11	41,605,547	4	229,118	20	128,887	499,856	415,614	1,273,475	3.06
7/11 through 6/12	40,830,257	3	139,551	15	362,939	315,485	1,108,616	1,926,591	4.72
5 YR. TOTAL	210,916,721	20	758,039	89	817,775	1,030,314	2,854,898	5,461,026	2.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.747	53%	1.842	2.59			
Pure Premium Indicated by National Relativity		32%	0.633	23%	1.212	1.85			
Pure Premium Present on Rate Level		33%	0.600	24%	1.250	1.85			
Pure Premium Derived by Formula		0.662		1.555		2.22			

CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	41,866,264	9	262,224	13	170,103	446,757	303,274	1,182,358	2.82
7/08 through 6/09	41,885,530	3	22,607	24	523,658	18,030	801,189	1,365,484	3.26
7/09 through 6/10	40,410,145	1	3,101	17	270,465	2,038	484,525	760,129	1.88
7/10 through 6/11	39,239,081	4	148,379	22	327,716	173,758	624,213	1,274,066	3.25
7/11 through 6/12	40,689,639	1	24,374	6	197,728	23,509	248,091	493,702	1.21
5 YR. TOTAL	204,090,659	18	460,685	82	1,489,670	664,092	2,461,292	5,075,739	2.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.956	57%	1.531	2.49			
Pure Premium Indicated by National Relativity		29%	0.826	21%	1.387	2.21			
Pure Premium Present on Rate Level		30%	0.926	22%	1.510	2.44			
Pure Premium Derived by Formula		0.909		1.496		2.41			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8387		AUTOMOBILE SERVICE STATION-&DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	149,379,140	23	1,266,362	76	653,521	1,432,692	1,386,563	4,739,138	3.17
7/08 through 6/09	140,037,578	17	819,728	70	673,932	1,188,454	1,405,963	4,088,077	2.92
7/09 through 6/10	148,471,094	22	932,661	81	1,017,438	922,025	1,936,948	4,809,072	3.24
7/10 through 6/11	150,489,811	21	879,153	78	1,727,461	1,450,397	2,005,273	6,062,284	4.03
7/11 through 6/12	155,186,101	21	995,776	71	872,843	1,591,358	1,932,128	5,392,105	3.47
5 YR. TOTAL	743,563,724	104	4,893,680	376	4,945,195	6,584,926	8,666,875	25,090,676	3.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.323	100%	2.051	3.37			
Pure Premium Indicated by National Relativity		11%	1.016	0%	1.521	2.54			
Pure Premium Present on Rate Level		11%	1.258	0%	1.878	3.14			
Pure Premium Derived by Formula			1.282		2.051	3.33			

CLASS 8391		AUTOMOBILE REPAIR SHOP & PARTS DEPARTMENT EMPLOYEES, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	583,407,153	60	2,831,375	251	3,832,130	2,994,077	7,306,792	16,964,374	2.91
7/08 through 6/09	563,338,008	35	1,540,599	222	3,177,436	2,659,965	5,660,112	13,038,112	2.32
7/09 through 6/10	576,160,569	42	2,048,596	212	2,600,806	3,852,952	5,253,197	13,755,551	2.39
7/10 through 6/11	612,007,490	46	2,362,865	240	3,394,388	3,222,649	4,994,852	13,974,754	2.28
7/11 through 6/12	636,412,041	40	1,722,096	238	4,997,055	1,878,029	6,438,117	15,035,297	2.36
5 YR. TOTAL	2,971,325,261	223	10,505,531	1,163	18,001,815	14,607,672	29,653,070	72,768,088	2.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.959	100%	1.490	2.45			
Pure Premium Indicated by National Relativity		0%	1.032	0%	1.574	2.61			
Pure Premium Present on Rate Level		0%	0.933	0%	1.466	2.40			
Pure Premium Derived by Formula			0.959		1.490	2.45			

CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	31,959,115	7	117,924	27	208,246	183,266	295,600	805,036	2.52
7/08 through 6/09	31,344,075	2	42,766	24	338,506	29,553	550,623	961,448	3.07
7/09 through 6/10	31,924,220	5	106,119	17	232,518	133,674	642,108	1,114,419	3.49
7/10 through 6/11	32,447,262	7	126,731	14	180,764	211,288	308,943	827,726	2.55
7/11 through 6/12	35,919,870	2	45,102	17	269,686	34,383	510,932	860,103	2.39
5 YR. TOTAL	163,594,542	23	438,642	99	1,229,720	592,164	2,308,206	4,568,732	2.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.020	53%	1.773	2.79			
Pure Premium Indicated by National Relativity		31%	0.619	23%	1.238	1.86			
Pure Premium Present on Rate Level		31%	0.929	24%	1.573	2.50			
Pure Premium Derived by Formula			0.867		1.602	2.47			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8393		AUTOMOBILE BODY REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	142,178,478	3	80,000	38	536,297	66,952	643,787	1,327,036	0.93
7/08 through 6/09	130,427,765	10	719,348	31	1,154,243	670,453	800,618	3,344,662	2.56
7/09 through 6/10	128,372,700	5	294,617	34	417,453	366,340	591,843	1,670,253	1.30
7/10 through 6/11	133,301,631	9	578,568	33	544,695	657,219	734,794	2,515,276	1.89
7/11 through 6/12	144,704,906	5	117,860	25	372,227	126,105	577,572	1,193,764	0.83
5 YR. TOTAL	678,985,480	32	1,790,393	161	3,024,915	1,887,069	3,348,614	10,050,991	1.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.709	74%	0.771	1.48			
Pure Premium Indicated by National Relativity		18%	0.797	13%	0.987	1.78			
Pure Premium Present on Rate Level		19%	0.811	13%	0.896	1.71			
Pure Premium Derived by Formula		0.744		0.815		1.56			

CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,870,757	1	4,974	7	56,874	5,700	72,378	139,926	2.38
7/08 through 6/09	5,779,967	0	0	9	146,877	0	281,826	428,703	7.42
7/09 through 6/10	6,876,469	1	7,940	11	102,431	9,053	408,142	527,566	7.67
7/10 through 6/11	8,968,240	0	0	4	22,717	0	58,062	80,779	0.90
7/11 through 6/12	9,838,407	1	18,397	7	407,160	30,098	627,531	1,083,186	11.01
5 YR. TOTAL	37,333,840	3	31,311	38	736,059	44,851	1,447,939	2,260,160	6.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	2.055	38%	3.998	6.05			
Pure Premium Indicated by National Relativity		36%	1.939	31%	3.115	5.05			
Pure Premium Present on Rate Level		37%	1.817	31%	3.054	4.87			
Pure Premium Derived by Formula		1.925		3.432		5.36			

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	710,796,219	11	414,521	41	714,199	615,731	1,269,850	3,014,301	0.42
7/08 through 6/09	716,029,906	13	639,577	39	520,192	1,052,901	974,724	3,187,394	0.45
7/09 through 6/10	725,207,510	3	128,418	27	300,251	109,825	897,673	1,436,167	0.20
7/10 through 6/11	764,768,491	4	97,718	20	240,091	89,423	554,571	981,803	0.13
7/11 through 6/12	802,011,390	3	129,161	22	305,816	119,865	675,626	1,230,468	0.15
5 YR. TOTAL	3,718,813,516	34	1,409,395	149	2,080,549	1,987,745	4,372,444	9,850,133	0.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.094	82%	0.171	0.27			
Pure Premium Indicated by National Relativity		18%	0.180	9%	0.266	0.45			
Pure Premium Present on Rate Level		19%	0.139	9%	0.203	0.34			
Pure Premium Derived by Formula		0.118		0.182		0.30			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	2,848,851	0	0	0	0	0	1,245	1,245	0.04
7/10 through 6/11	12,476,813	0	0	0	0	0	772	772	0.01
7/11 through 6/12	11,289,286	0	0	0	0	0	13,021	13,021	0.12
5 YR. TOTAL	26,614,950	0	0	0	0	0	15,038	15,038	0.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	12%	0.057	0.06			
Pure Premium Indicated by National Relativity		39%	0.558	41%	0.777	1.34			
Pure Premium Present on Rate Level		52%	0.158	47%	0.212	0.37			
Pure Premium Derived by Formula		0.300		0.425		0.73			

CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	90,405,520	0	0	0	0	0	0	0	0.00
7/10 through 6/11	255,242,807	0	0	1	10,179	0	47,041	57,220	0.02
7/11 through 6/12	258,419,147	0	0	1	51,619	0	47,394	99,013	0.04
5 YR. TOTAL	604,067,474	0	0	2	61,798	0	94,435	156,233	0.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.010	26%	0.016	0.03			
Pure Premium Indicated by National Relativity		25%	0.024	26%	0.049	0.07			
Pure Premium Present on Rate Level		55%	0.048	48%	0.072	0.12			
Pure Premium Derived by Formula		0.034		0.051		0.09			

CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	446,509	0	0	0	0	0	0	0	0.00
7/08 through 6/09	320,210	0	0	0	0	0	0	0	0.00
7/09 through 6/10	266,256	0	0	0	0	0	496	496	0.19
7/10 through 6/11	194,492	0	0	0	0	0	0	0	0.00
7/11 through 6/12	82,146	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,309,613	0	0	0	0	0	496	496	0.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	7%	0.038	0.04			
Pure Premium Indicated by National Relativity		40%	1.244	42%	1.741	2.99			
Pure Premium Present on Rate Level		54%	1.157	51%	1.335	2.49			
Pure Premium Derived by Formula		1.122		1.415		2.54			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	25,070	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	61,430	0	0	0	0	0	0	0	0.00
7/10 through 6/11	133,097	0	0	0	0	0	0	0	0.00
7/11 through 6/12	164,834	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	384,431	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	1.245	27%	1.939	3.18			
Pure Premium Present on Rate Level		70%	1.306	68%	1.945	3.25			
Pure Premium Derived by Formula		1.238		1.846		3.08			

CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR EVALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	63,122,064	5	116,541	9	389,475	105,981	758,562	1,370,559	2.17
7/08 through 6/09	59,159,468	2	7,555	3	17,255	2,660	70,808	98,278	0.17
7/09 through 6/10	62,768,128	4	419,821	10	338,956	741,491	634,207	2,134,475	3.40
7/10 through 6/11	67,514,998	2	86,241	12	470,344	59,980	788,414	1,404,979	2.08
7/11 through 6/12	79,588,148	4	295,145	13	337,438	309,369	537,009	1,478,961	1.86
5 YR. TOTAL	332,152,806	17	925,303	47	1,553,468	1,219,481	2,789,000	6,487,252	1.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.746	58%	1.207	1.95			
Pure Premium Indicated by National Relativity		28%	0.628	21%	0.829	1.46			
Pure Premium Present on Rate Level		29%	0.632	21%	0.993	1.63			
Pure Premium Derived by Formula		0.680		1.083		1.76			

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	17,309,902	0	0	0	0	0	4,708	4,708	0.03
7/08 through 6/09	17,155,379	0	0	1	11,185	0	35,919	47,104	0.27
7/09 through 6/10	16,809,106	1	38,517	1	54,843	13,874	41,742	148,976	0.89
7/10 through 6/11	19,402,970	0	0	1	5,009	0	10,345	15,354	0.08
7/11 through 6/12	23,027,242	0	0	1	13,909	0	13,151	27,060	0.12
5 YR. TOTAL	93,704,599	1	38,517	4	84,946	13,874	105,865	243,202	0.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.132	17%	0.128	0.26			
Pure Premium Indicated by National Relativity		32%	0.108	34%	0.225	0.33			
Pure Premium Present on Rate Level		55%	0.107	49%	0.161	0.27			
Pure Premium Derived by Formula		0.111		0.177		0.29			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	202,701,812	1	36,442	1	7,810	15,553	40,168	99,973	0.05
5 YR. TOTAL	202,701,812	1	36,442	1	7,810	15,553	40,168	99,973	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.022	19%	0.027	0.05			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		86%	0.059	81%	0.098	0.16			
Pure Premium Derived by Formula		0.054		0.085		0.14			

CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	1,645,158	0	0	1	336	0	5,402	5,738	0.35
7/10 through 6/11	76,255	0	0	0	0	0	0	0	0.00
7/11 through 6/12	167,054	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,888,467	0	0	1	336	0	5,402	5,738	0.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.018	7%	0.286	0.30			
Pure Premium Indicated by National Relativity		19%	0.792	20%	1.663	2.46			
Pure Premium Present on Rate Level		76%	0.531	73%	1.033	1.56			
Pure Premium Derived by Formula		0.555		1.107		1.66			

CLASS 8728		INSURANCE - OUTSIDE CLAIM ADJUSTERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	2,292,533	0	0	0	0	0	7,417	7,417	0.32
5 YR. TOTAL	2,292,533	0	0	0	0	0	7,417	7,417	0.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.324	0.32			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		97%	0.169	96%	0.224	0.39			
Pure Premium Derived by Formula		0.164		0.228		0.39			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,113,873,137	74	2,607,477	234	4,297,637	3,423,601	6,600,519	16,929,234	0.33
7/08 through 6/09	4,854,521,556	69	2,442,842	213	5,243,844	4,498,817	7,846,648	20,032,151	0.41
7/09 through 6/10	4,925,294,248	72	4,390,067	166	3,497,541	5,411,204	4,986,702	18,285,514	0.37
7/10 through 6/11	5,190,114,608	66	3,384,199	178	4,252,240	4,410,481	5,801,672	17,848,592	0.34
7/11 through 6/12	5,367,956,372	52	2,525,473	157	3,415,607	3,364,887	7,111,833	16,417,800	0.31
5 YR. TOTAL	25,451,759,921	333	15,350,058	948	20,706,869	21,108,990	32,347,374	89,513,291	0.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.142	100%	0.210	0.35			
Pure Premium Indicated by National Relativity		0%	0.117	0%	0.190	0.31			
Pure Premium Present on Rate Level		0%	0.155	0%	0.206	0.36			
Pure Premium Derived by Formula		0.142		0.210		0.35			

CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	6,571,866	0	0	10	64,249	0	149,389	213,638	3.25
7/08 through 6/09	4,170,481	3	29,240	0	0	21,017	8,655	58,912	1.41
7/09 through 6/10	4,083,705	2	19,936	2	13,319	7,394	24,728	65,377	1.60
7/10 through 6/11	2,399,771	0	0	1	49,629	0	79,467	129,096	5.38
7/11 through 6/12	1,924,935	0	0	3	206,714	0	330,238	536,952	27.90
5 YR. TOTAL	19,150,758	5	49,176	16	333,911	28,411	592,477	1,003,975	5.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	2.000	31%	3.242	5.24			
Pure Premium Indicated by National Relativity		40%	1.302	34%	2.821	4.12			
Pure Premium Present on Rate Level		40%	1.563	35%	3.665	5.23			
Pure Premium Derived by Formula		1.546		3.247		4.79			

CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	213,515,698	6	113,727	18	364,587	151,169	588,546	1,218,029	0.57
7/08 through 6/09	198,034,839	5	131,892	23	358,072	161,859	605,671	1,257,494	0.64
7/09 through 6/10	212,190,622	9	327,059	16	229,075	298,996	395,442	1,250,572	0.59
7/10 through 6/11	224,579,793	8	390,670	13	185,270	773,385	445,286	1,794,611	0.80
7/11 through 6/12	246,407,239	5	179,703	16	203,336	230,187	356,274	969,500	0.39
5 YR. TOTAL	1,094,728,191	33	1,143,051	86	1,340,340	1,615,596	2,391,219	6,490,206	0.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.227	63%	0.366	0.59			
Pure Premium Indicated by National Relativity		26%	0.248	18%	0.381	0.63			
Pure Premium Present on Rate Level		26%	0.238	19%	0.354	0.59			
Pure Premium Derived by Formula		0.235		0.366		0.60			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	63,264,723	1	171,867	3	141,590	409,150	170,512	893,119	1.41
7/08 through 6/09	66,016,305	1	26,408	3	121,999	13,613	81,464	243,484	0.37
7/09 through 6/10	69,174,431	1	140,146	6	577,439	722,147	660,282	2,100,014	3.04
7/10 through 6/11	65,194,123	1	147,459	2	274,478	727,528	64,187	1,213,652	1.86
7/11 through 6/12	57,071,250	1	59,693	0	0	35,507	4,753	99,953	0.18
5 YR. TOTAL	320,720,832	5	545,573	14	1,115,506	1,907,945	981,198	4,550,222	1.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.518	35%	0.901	1.42			
Pure Premium Indicated by National Relativity		37%	0.137	32%	0.278	0.42			
Pure Premium Present on Rate Level		38%	0.168	33%	0.276	0.44			
Pure Premium Derived by Formula		0.244		0.495		0.74			

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	324,602	0	0	0	0	0	0	0	0.00
7/08 through 6/09	4,316,623	0	0	3	6,081	0	19,609	25,690	0.60
7/09 through 6/10	20,300,449	1	16,305	2	52,728	45,170	82,646	196,849	0.97
7/10 through 6/11	18,256,003	0	0	0	0	0	4,309	4,309	0.02
7/11 through 6/12	21,944,346	0	0	2	38,522	0	76,308	114,830	0.52
5 YR. TOTAL	65,142,023	1	16,305	7	97,331	45,170	182,872	341,678	0.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.174	23%	0.350	0.52			
Pure Premium Indicated by National Relativity		29%	0.122	30%	0.290	0.41			
Pure Premium Present on Rate Level		54%	0.313	47%	0.464	0.78			
Pure Premium Derived by Formula		0.234		0.386		0.62			

CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	65,534,047	2	86,635	30	239,445	154,247	449,203	929,530	1.42
7/08 through 6/09	39,867,037	2	80,830	17	135,253	38,052	272,042	526,177	1.32
7/09 through 6/10	28,899,835	2	23,120	9	137,512	16,421	192,542	369,595	1.28
7/10 through 6/11	41,212,440	2	35,224	14	87,421	30,069	167,558	320,272	0.78
7/11 through 6/12	41,221,062	2	127,777	10	174,832	130,824	318,830	752,263	1.83
5 YR. TOTAL	216,734,421	10	353,586	80	774,463	369,613	1,400,175	2,897,837	1.34
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.520	48%	0.817	1.34			
Pure Premium Indicated by National Relativity		33%	0.458	26%	0.799	1.26			
Pure Premium Present on Rate Level		34%	0.495	26%	0.890	1.39			
Pure Premium Derived by Formula		0.491		0.831		1.32			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	1,129,552,746	5	60,378	16	206,367	135,584	307,515	709,844	0.06
7/08 through 6/09	1,163,701,620	2	44,506	9	176,396	45,232	348,270	614,404	0.05
7/09 through 6/10	1,128,951,276	4	237,769	10	146,197	440,224	322,770	1,146,960	0.10
7/10 through 6/11	1,194,580,062	0	0	3	59,431	0	86,911	146,342	0.01
7/11 through 6/12	1,312,721,307	2	218,094	10	193,592	466,702	316,329	1,194,717	0.09
5 YR. TOTAL	5,929,507,011	13	560,747	48	781,983	1,087,742	1,381,795	3,812,267	0.07
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.023	51%	0.042			0.07	
Pure Premium Indicated by National Relativity		30%	0.026	24%	0.043			0.07	
Pure Premium Present on Rate Level		31%	0.027	25%	0.038			0.07	
Pure Premium Derived by Formula		0.025		0.041				0.07	

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	22,113,620,718	171	5,057,650	717	9,140,763	5,696,880	16,025,515	35,920,808	0.16
7/08 through 6/09	22,190,431,627	161	5,501,864	542	7,255,483	6,687,011	15,836,215	35,280,573	0.16
7/09 through 6/10	21,933,612,975	150	4,251,018	592	8,841,418	5,481,620	17,143,651	35,717,707	0.16
7/10 through 6/11	22,902,650,268	122	4,005,334	463	7,550,460	4,705,258	15,580,712	31,841,764	0.14
7/11 through 6/12	22,905,684,604	129	4,420,434	441	8,190,823	6,201,151	14,964,993	33,777,401	0.15
5 YR. TOTAL	112,046,000,192	733	23,236,300	2,755	40,978,947	28,771,920	79,551,086	172,538,253	0.15
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.057	100%	0.097			0.15	
Pure Premium Indicated by National Relativity		0%	0.054	0%	0.102			0.16	
Pure Premium Present on Rate Level		0%	0.059	0%	0.098			0.16	
Pure Premium Derived by Formula		0.057		0.097				0.15	

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	1,046,013,839	11	244,316	14	210,610	251,456	454,703	1,161,085	0.11
7/08 through 6/09	1,040,597,717	6	253,309	34	556,578	434,740	791,767	2,036,394	0.20
7/09 through 6/10	1,017,438,876	4	105,176	37	785,485	79,299	870,939	1,840,899	0.18
7/10 through 6/11	1,071,919,691	3	110,980	24	494,785	141,456	646,312	1,393,533	0.13
7/11 through 6/12	1,090,367,583	4	212,165	23	390,667	934,128	660,217	2,197,177	0.20
5 YR. TOTAL	5,266,337,706	28	925,946	132	2,438,125	1,841,079	3,423,938	8,629,088	0.16
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.064	68%	0.100			0.16	
Pure Premium Indicated by National Relativity		21%	0.053	16%	0.095			0.15	
Pure Premium Present on Rate Level		22%	0.076	16%	0.091			0.17	
Pure Premium Derived by Formula		0.064		0.098				0.16	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	58,120,944	11	307,108	35	177,507	301,249	547,554	1,333,418	2.29
7/08 through 6/09	58,743,314	15	468,186	30	214,130	746,203	481,182	1,909,701	3.25
7/09 through 6/10	52,706,264	9	94,969	31	342,158	77,975	681,215	1,196,317	2.27
7/10 through 6/11	64,362,756	11	363,321	27	223,914	482,451	448,203	1,517,889	2.36
7/11 through 6/12	58,607,839	8	219,770	31	285,694	111,749	679,108	1,296,321	2.21
5 YR. TOTAL	292,541,117	54	1,453,354	154	1,243,403	1,719,627	2,837,262	7,253,646	2.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.922	69%		1.558		2.48	
Pure Premium Indicated by National Relativity		25%	1.103	15%		2.092		3.20	
Pure Premium Present on Rate Level		25%	1.037	16%		1.705		2.74	
Pure Premium Derived by Formula			0.996			1.662		2.66	

CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	26,481,868	3	18,362	15	140,628	27,182	187,232	373,404	1.41
7/08 through 6/09	27,961,856	4	67,580	15	64,863	31,113	128,178	291,734	1.04
7/09 through 6/10	26,876,250	2	78,384	18	76,302	179,516	262,833	597,035	2.22
7/10 through 6/11	27,874,347	0	0	7	37,605	0	145,266	182,871	0.66
7/11 through 6/12	28,615,130	5	115,132	7	49,122	147,144	175,204	486,602	1.70
5 YR. TOTAL	137,809,451	14	279,458	62	368,520	384,955	898,713	1,931,646	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.470	44%		0.931		1.40	
Pure Premium Indicated by National Relativity		35%	0.574	28%		1.168		1.74	
Pure Premium Present on Rate Level		35%	0.594	28%		1.218		1.81	
Pure Premium Derived by Formula			0.550			1.078		1.63	

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	40,221,765	2	35,587	20	108,417	36,699	269,711	450,414	1.12
7/08 through 6/09	40,877,328	5	74,968	12	124,472	103,400	415,031	717,871	1.76
7/09 through 6/10	42,484,849	4	100,435	13	70,813	804,258	249,884	1,225,390	2.88
7/10 through 6/11	47,652,927	3	492,287	13	79,783	242,773	315,573	1,130,416	2.37
7/11 through 6/12	47,596,802	5	114,633	16	169,170	94,051	349,553	727,407	1.53
5 YR. TOTAL	218,833,671	19	817,910	74	552,655	1,281,181	1,599,752	4,251,498	1.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.626	57%		1.316		1.94	
Pure Premium Indicated by National Relativity		30%	0.830	21%		1.520		2.35	
Pure Premium Present on Rate Level		31%	0.757	22%		1.428		2.19	
Pure Premium Derived by Formula			0.728			1.383		2.11	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8829		CONVALESCENT OR NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	687,885,588	105	1,712,534	385	2,231,387	2,582,648	6,298,803	12,825,372	1.86
7/08 through 6/09	723,497,373	116	1,779,792	397	2,572,229	2,357,181	6,748,703	13,457,905	1.86
7/09 through 6/10	678,512,713	105	2,425,819	343	2,438,781	4,170,411	6,112,386	15,147,397	2.23
7/10 through 6/11	677,509,611	108	2,740,734	354	2,540,358	3,659,758	6,626,803	15,567,653	2.30
7/11 through 6/12	669,478,972	75	1,878,268	282	3,084,694	2,217,413	7,632,112	14,812,487	2.21
5 YR. TOTAL	3,436,884,257	509	10,537,147	1,761	12,867,449	14,987,411	33,418,807	71,810,814	2.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.681	100%	1.408	2.09			
Pure Premium Indicated by National Relativity		0%	0.843	0%	1.457	2.30			
Pure Premium Present on Rate Level		0%	0.711	0%	1.415	2.13			
Pure Premium Derived by Formula		0.681		1.408		2.09			

CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	142,673,007	7	305,686	57	327,974	542,531	1,102,165	2,278,356	1.60
7/08 through 6/09	146,275,909	5	93,725	48	399,837	200,028	1,104,509	1,798,099	1.23
7/09 through 6/10	156,146,766	5	79,232	67	532,482	164,809	2,101,958	2,878,481	1.84
7/10 through 6/11	165,830,377	4	190,131	72	976,217	362,580	2,176,568	3,705,496	2.23
7/11 through 6/12	176,416,894	4	189,511	65	426,854	368,891	1,354,206	2,339,462	1.33
5 YR. TOTAL	787,342,953	25	858,285	309	2,663,364	1,638,839	7,839,406	12,999,894	1.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.447	90%	1.204	1.65			
Pure Premium Indicated by National Relativity		24%	0.354	5%	0.927	1.28			
Pure Premium Present on Rate Level		24%	0.435	5%	1.257	1.69			
Pure Premium Derived by Formula		0.422		1.193		1.62			

CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	2,445,244,729	41	961,944	126	1,561,000	1,232,217	2,596,538	6,351,699	0.26
7/08 through 6/09	2,537,703,782	28	1,620,736	124	1,773,960	915,201	3,564,565	7,874,462	0.31
7/09 through 6/10	2,749,634,374	36	1,018,005	125	2,234,562	1,248,124	4,159,341	8,660,032	0.32
7/10 through 6/11	2,895,608,886	32	727,481	124	1,671,154	741,597	3,190,303	6,330,535	0.22
7/11 through 6/12	3,057,872,462	28	1,451,509	123	1,858,963	1,543,094	3,606,556	8,460,122	0.28
5 YR. TOTAL	13,686,064,233	165	5,779,675	622	9,099,639	5,680,233	17,117,303	37,676,850	0.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		98%	0.109	100%	0.167	0.28			
Pure Premium Indicated by National Relativity		1%	0.115	0%	0.196	0.31			
Pure Premium Present on Rate Level		1%	0.117	0%	0.161	0.28			
Pure Premium Derived by Formula		0.109		0.167		0.28			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,248,565,667	48	1,564,002	198	1,572,052	2,710,822	4,333,321	10,180,197	0.82
7/08 through 6/09	1,310,243,831	40	1,832,832	209	2,048,634	2,790,953	5,564,283	12,236,702	0.93
7/09 through 6/10	1,362,008,959	61	2,018,628	229	2,091,588	2,419,004	5,898,592	12,427,812	0.91
7/10 through 6/11	1,389,182,131	66	2,143,918	254	2,306,173	3,096,768	6,601,964	14,148,823	1.02
7/11 through 6/12	1,429,358,196	50	1,874,266	207	2,530,056	2,843,084	7,154,373	14,401,779	1.01
5 YR. TOTAL	6,739,358,784	265	9,433,646	1,097	10,548,503	13,860,631	29,552,533	63,395,313	0.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.296	100%	0.644	0.94			
Pure Premium Indicated by National Relativity		0%	0.375	0%	0.627	1.00			
Pure Premium Present on Rate Level		0%	0.308	0%	0.614	0.92			
Pure Premium Derived by Formula		0.296		0.644		0.94			

CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	311,104,096	39	1,120,354	129	890,891	1,296,629	2,010,232	5,318,106	1.71
7/08 through 6/09	369,477,683	43	956,091	180	2,033,501	1,363,601	3,530,133	7,883,326	2.13
7/09 through 6/10	401,429,293	65	1,857,281	161	1,361,178	3,080,162	3,233,558	9,532,179	2.38
7/10 through 6/11	437,521,441	51	1,278,405	191	1,692,284	1,531,874	2,948,380	7,450,943	1.70
7/11 through 6/12	448,699,413	47	1,732,740	188	2,249,907	3,267,467	5,247,418	12,497,532	2.79
5 YR. TOTAL	1,968,231,926	245	6,944,871	849	8,227,761	10,539,733	16,969,721	42,682,086	2.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		96%	0.771	100%	1.398	2.17			
Pure Premium Indicated by National Relativity		2%	0.853	0%	1.264	2.12			
Pure Premium Present on Rate Level		2%	0.788	0%	1.342	2.13			
Pure Premium Derived by Formula		0.773		1.398		2.17			

CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	955,677,237	5	203,612	23	405,093	183,229	808,724	1,600,658	0.17
5 YR. TOTAL	955,677,237	5	203,612	23	405,093	183,229	808,724	1,600,658	0.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.064	36%	0.104	0.17			
Pure Premium Indicated by National Relativity		27%	0.093	28%	0.182	0.28			
Pure Premium Present on Rate Level		47%	0.059	36%	0.098	0.16			
Pure Premium Derived by Formula		0.069		0.124		0.19			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	0	0	0	0	0	0	0	0	0.00
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	7,047,906	0	0	0	0	0	5,616	5,616	0.08
5 YR. TOTAL	7,047,906	0	0	0	0	0	5,616	5,616	0.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.080	0.08			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		96%	0.059	95%	0.098	0.16			
Pure Premium Derived by Formula		0.057		0.097		0.15			

CLASS 8861		CHARITABLE OR WELFARE ORGANIZATION-PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	336,449,804	26	721,935	94	772,397	1,718,819	1,712,360	4,925,511	1.46
7/08 through 6/09	361,815,127	29	615,605	120	931,411	1,268,013	2,958,297	5,773,326	1.60
7/09 through 6/10	374,791,718	26	779,646	92	1,122,086	1,151,064	2,816,115	5,868,911	1.57
7/10 through 6/11	404,288,157	27	692,365	119	960,779	621,408	2,465,272	4,739,824	1.17
7/11 through 6/12	426,214,922	29	808,067	130	1,363,840	1,340,354	3,079,147	6,591,408	1.55
5 YR. TOTAL	1,903,559,728	137	3,617,618	555	5,150,513	6,099,658	13,031,191	27,898,980	1.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	0.461	100%	1.005	1.47			
Pure Premium Indicated by National Relativity		13%	0.272	0%	0.506	0.78			
Pure Premium Present on Rate Level		14%	0.403	0%	0.924	1.33			
Pure Premium Derived by Formula		0.428		1.005		1.43			

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	2,949,105,170	32	553,898	188	1,777,537	1,123,210	5,147,184	8,601,829	0.29
7/08 through 6/09	3,040,022,382	38	1,522,567	183	1,899,019	2,245,977	5,225,624	10,893,187	0.36
7/09 through 6/10	3,126,700,105	37	1,440,199	203	2,312,533	2,285,701	5,263,637	11,302,070	0.36
7/10 through 6/11	3,201,104,171	45	1,815,374	187	2,214,958	2,327,416	5,762,646	12,120,394	0.38
7/11 through 6/12	3,248,145,457	32	922,666	184	2,614,529	2,151,219	5,920,423	11,608,837	0.36
5 YR. TOTAL	15,565,077,285	184	6,254,704	945	10,818,576	10,133,523	27,319,514	54,526,317	0.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.110	100%	0.241	0.35			
Pure Premium Indicated by National Relativity		0%	0.113	0%	0.256	0.37			
Pure Premium Present on Rate Level		0%	0.106	0%	0.226	0.33			
Pure Premium Derived by Formula		0.110		0.241		0.35			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	222,464,960	10	218,441	52	371,851	376,970	807,796	1,775,058	0.80
7/08 through 6/09	238,226,024	12	244,096	60	433,584	367,716	1,110,082	2,155,478	0.90
7/09 through 6/10	257,534,790	11	136,299	71	460,002	111,363	1,252,386	1,960,050	0.76
7/10 through 6/11	268,348,728	13	257,426	76	692,099	552,430	1,779,788	3,281,743	1.22
7/11 through 6/12	277,043,001	11	307,328	58	626,604	337,315	1,431,729	2,702,976	0.98
5 YR. TOTAL	1,263,617,503	57	1,163,590	317	2,584,140	1,745,794	6,381,781	11,875,305	0.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.297	87%	0.643	0.94			
Pure Premium Indicated by National Relativity		23%	0.330	6%	0.767	1.10			
Pure Premium Present on Rate Level		23%	0.285	7%	0.691	0.98			
Pure Premium Derived by Formula			0.302		0.654	0.96			

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	38,697,331	0	0	0	0	0	2,373	2,373	0.01
7/08 through 6/09	44,263,855	0	0	0	0	0	849	849	0.00
7/09 through 6/10	56,945,964	0	0	1	12,775	0	33,402	46,177	0.08
7/10 through 6/11	75,974,499	1	978	0	0	5,289	13,063	19,330	0.03
7/11 through 6/12	88,034,889	0	0	0	0	0	4,779	4,779	0.01
5 YR. TOTAL	303,916,538	1	978	1	12,775	5,289	54,466	73,508	0.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.005	20%	0.020	0.03			
Pure Premium Indicated by National Relativity		38%	0.041	40%	0.064	0.11			
Pure Premium Present on Rate Level		47%	0.051	40%	0.069	0.12			
Pure Premium Derived by Formula			0.040		0.057	0.10			

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	818,113,842	5	127,598	16	822,655	79,059	381,297	1,410,609	0.17
7/08 through 6/09	920,035,120	7	537,652	16	268,224	707,682	328,079	1,841,637	0.20
7/09 through 6/10	911,588,446	7	103,401	19	554,835	75,865	658,286	1,392,387	0.15
7/10 through 6/11	960,147,717	5	169,969	16	285,665	54,800	294,822	805,256	0.08
7/11 through 6/12	990,721,008	8	422,719	26	417,961	396,196	606,389	1,843,265	0.19
5 YR. TOTAL	4,600,606,133	32	1,361,339	93	2,349,340	1,313,602	2,268,873	7,293,154	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.081	60%	0.078	0.16			
Pure Premium Indicated by National Relativity		23%	0.084	20%	0.122	0.21			
Pure Premium Present on Rate Level		24%	0.075	20%	0.074	0.15			
Pure Premium Derived by Formula			0.080		0.086	0.17			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	259,890,214	13	313,773	51	564,892	207,699	1,306,573	2,392,937	0.92
7/08 through 6/09	261,450,706	10	340,494	30	475,378	451,957	936,479	2,204,308	0.84
7/09 through 6/10	262,287,137	13	442,616	46	809,535	450,001	1,251,760	2,953,912	1.13
7/10 through 6/11	269,729,344	15	470,844	48	1,133,498	1,201,418	1,871,293	4,677,053	1.73
7/11 through 6/12	324,163,434	12	530,841	46	1,037,259	590,477	1,568,675	3,727,252	1.15
5 YR. TOTAL	1,377,520,835	63	2,098,568	221	4,020,562	2,901,552	6,934,780	15,955,462	1.16
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		65%	0.444	87%	0.714			1.16	
Pure Premium Indicated by National Relativity		17%	0.433	6%	0.684			1.12	
Pure Premium Present on Rate Level		18%	0.418	7%	0.636			1.05	
Pure Premium Derived by Formula		0.437		0.707				1.14	

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	316,698,018	38	832,488	179	1,639,864	1,276,405	3,239,371	6,988,128	2.21
7/08 through 6/09	402,065,085	41	1,033,187	200	1,910,474	1,653,463	4,092,574	8,689,698	2.16
7/09 through 6/10	328,478,985	51	1,547,788	166	1,716,940	2,096,469	3,388,596	8,749,793	2.66
7/10 through 6/11	351,385,846	65	1,948,712	163	1,367,451	2,162,692	3,126,717	8,605,572	2.45
7/11 through 6/12	358,335,892	55	1,392,135	141	1,379,597	2,144,329	3,553,889	8,469,950	2.36
5 YR. TOTAL	1,756,963,826	250	6,754,310	849	8,014,326	9,333,358	17,401,147	41,503,141	2.36
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		99%	0.841	100%	1.522			2.36	
Pure Premium Indicated by National Relativity		0%	1.034	0%	1.770			2.80	
Pure Premium Present on Rate Level		1%	0.954	0%	1.710			2.66	
Pure Premium Derived by Formula		0.842		1.522				2.36	

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	295,925,568	32	1,531,155	169	1,938,845	2,254,984	3,700,266	9,425,250	3.19
7/08 through 6/09	304,472,537	28	2,176,139	165	2,506,293	2,283,067	4,354,673	11,320,172	3.72
7/09 through 6/10	312,600,293	43	1,615,783	146	2,055,171	2,193,835	3,641,878	9,506,667	3.04
7/10 through 6/11	306,110,174	29	949,211	144	1,862,670	1,124,047	3,805,316	7,741,244	2.53
7/11 through 6/12	313,441,605	24	788,201	119	2,084,365	807,203	4,193,821	7,873,590	2.51
5 YR. TOTAL	1,532,550,177	156	7,060,489	743	10,447,344	8,663,136	19,695,954	45,866,923	2.99
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.142	100%	1.850			2.99	
Pure Premium Indicated by National Relativity		0%	1.196	0%	1.878			3.07	
Pure Premium Present on Rate Level		0%	1.191	0%	1.943			3.13	
Pure Premium Derived by Formula		1.142		1.850				2.99	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	23,574,396	5	158,800	19	176,841	701,475	468,442	1,505,558	6.39
7/08 through 6/09	25,156,082	3	45,144	16	132,830	107,396	646,020	931,390	3.70
7/09 through 6/10	25,377,452	2	21,231	6	36,698	49,998	332,546	440,473	1.74
7/10 through 6/11	25,640,290	0	0	19	149,781	0	350,513	500,294	1.95
7/11 through 6/12	27,954,185	3	83,729	17	179,868	98,185	514,129	875,911	3.13
5 YR. TOTAL	127,702,405	13	308,904	77	676,018	957,054	2,311,650	4,253,626	3.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.771	55%	2.560	3.33			
Pure Premium Indicated by National Relativity		33%	0.702	22%	1.553	2.26			
Pure Premium Present on Rate Level		34%	0.811	23%	2.232	3.04			
Pure Premium Derived by Formula		0.762		2.263		3.03			

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	245,308	0	0	0	0	0	0	0	0.00
7/08 through 6/09	239,378	0	0	0	0	0	0	0	0.00
7/09 through 6/10	243,163	0	0	0	0	0	0	0	0.00
7/10 through 6/11	224,884	0	0	0	0	0	0	0	0.00
7/11 through 6/12	270,400	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,223,133	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		23%	0.505	24%	1.453	1.96			
Pure Premium Present on Rate Level		72%	0.693	70%	0.899	1.59			
Pure Premium Derived by Formula		0.615		0.978		1.59			

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	33,343,510	0	0	5	39,584	0	125,851	165,435	0.50
7/08 through 6/09	35,474,100	2	110,540	14	162,660	205,615	215,966	694,781	1.96
7/09 through 6/10	35,202,516	1	61,871	10	94,783	53,085	117,238	326,977	0.93
7/10 through 6/11	36,195,998	3	161,956	16	94,996	97,823	246,116	600,891	1.66
7/11 through 6/12	34,915,098	0	0	3	78,391	0	98,302	176,693	0.51
5 YR. TOTAL	175,131,222	6	334,367	48	470,414	356,523	803,473	1,964,777	1.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.460	46%	0.662	1.12			
Pure Premium Indicated by National Relativity		32%	0.861	27%	1.342	2.20			
Pure Premium Present on Rate Level		33%	0.730	27%	1.030	1.76			
Pure Premium Derived by Formula		0.677		0.945		1.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	81,320,014	12	356,432	64	544,375	836,255	1,793,345	3,530,407	4.34
7/08 through 6/09	87,519,048	14	460,510	42	375,042	662,608	1,299,688	2,797,848	3.20
7/09 through 6/10	88,647,693	13	306,758	36	348,964	507,141	1,599,771	2,762,634	3.12
7/10 through 6/11	92,166,679	13	391,680	45	448,528	813,091	1,167,104	2,820,403	3.06
7/11 through 6/12	93,229,545	13	440,664	52	863,482	976,455	2,423,313	4,703,914	5.05
5 YR. TOTAL	442,882,979	65	1,956,044	239	2,580,391	3,795,550	8,283,221	16,615,206	3.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.024	93%	2.727	3.75			
Pure Premium Indicated by National Relativity		21%	1.161	3%	2.208	3.37			
Pure Premium Present on Rate Level		21%	1.014	4%	2.385	3.40			
Pure Premium Derived by Formula		1.051		2.698		3.75			

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	231,995,006	15	299,539	56	631,338	654,041	1,339,454	2,924,372	1.26
7/08 through 6/09	246,087,738	18	379,824	60	612,588	534,025	1,230,668	2,757,105	1.12
7/09 through 6/10	231,872,161	12	161,123	48	689,270	120,024	1,266,569	2,236,986	0.97
7/10 through 6/11	225,958,346	14	235,908	45	846,752	196,407	1,541,422	2,820,489	1.25
7/11 through 6/12	164,652,485	7	179,786	41	290,576	212,637	688,151	1,371,150	0.83
5 YR. TOTAL	1,100,565,736	66	1,256,180	250	3,070,524	1,717,134	6,066,264	12,110,102	1.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.393	86%	0.707	1.10			
Pure Premium Indicated by National Relativity		21%	0.527	7%	0.980	1.51			
Pure Premium Present on Rate Level		21%	0.408	7%	0.804	1.21			
Pure Premium Derived by Formula		0.424		0.733		1.16			

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	329,840,455	38	748,178	184	1,464,982	1,155,640	2,924,056	6,292,856	1.91
7/08 through 6/09	326,524,441	37	597,571	130	1,081,955	725,606	2,671,428	5,076,560	1.55
7/09 through 6/10	313,634,032	45	662,869	146	1,350,521	815,549	3,642,365	6,471,304	2.06
7/10 through 6/11	331,975,020	45	941,886	129	1,247,016	1,120,484	2,971,161	6,280,547	1.89
7/11 through 6/12	351,233,395	36	821,825	146	1,088,085	1,197,962	2,555,378	5,663,250	1.61
5 YR. TOTAL	1,653,207,343	201	3,772,329	735	6,232,559	5,015,241	14,764,388	29,784,517	1.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		83%	0.605	100%	1.196	1.80			
Pure Premium Indicated by National Relativity		8%	0.764	0%	1.445	2.21			
Pure Premium Present on Rate Level		9%	0.657	0%	1.270	1.93			
Pure Premium Derived by Formula		0.622		1.196		1.82			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
7/07 through 6/08	103,619,974	18	493,362	40	501,469	440,960	755,652	2,191,443	2.12
7/08 through 6/09	88,556,888	8	68,152	33	284,407	148,934	551,860	1,053,353	1.19
7/09 through 6/10	87,716,409	9	143,143	35	421,386	191,890	667,861	1,424,280	1.62
7/10 through 6/11	90,698,734	8	89,519	35	386,813	101,713	872,085	1,450,130	1.60
7/11 through 6/12	91,224,008	6	310,822	31	521,229	328,878	1,212,421	2,373,350	2.60
5 YR. TOTAL	461,816,013	49	1,104,998	174	2,115,304	1,212,375	4,059,879	8,492,556	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		47%	0.697		67%	1.142		1.84	
Pure Premium Indicated by National Relativity		26%	0.487		16%	0.957		1.44	
Pure Premium Present on Rate Level		27%	0.574		17%	1.029		1.60	
Pure Premium Derived by Formula		0.609			1.093			1.70	

CLASS 9060		CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	136,303,229	9	153,703	39	281,384	394,049	1,055,587	1,884,723	1.38
7/08 through 6/09	132,562,057	5	167,767	37	245,375	125,597	802,963	1,341,702	1.01
7/09 through 6/10	128,315,809	6	239,392	28	131,210	229,047	438,402	1,038,051	0.81
7/10 through 6/11	128,556,581	4	132,222	34	507,489	75,143	1,024,769	1,739,623	1.35
7/11 through 6/12	130,016,076	4	577,310	25	273,644	544,882	901,930	2,297,766	1.77
5 YR. TOTAL	655,753,752	28	1,270,394	163	1,439,102	1,368,718	4,223,651	8,301,865	1.27
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		50%	0.413		71%	0.853		1.27	
Pure Premium Indicated by National Relativity		25%	0.496		14%	0.979		1.48	
Pure Premium Present on Rate Level		25%	0.471		15%	0.837		1.31	
Pure Premium Derived by Formula		0.448			0.868			1.32	

CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	29,610,186	3	271,446	9	27,945	239,811	146,498	685,700	2.32
7/08 through 6/09	30,118,717	1	36,535	7	14,182	82,332	50,797	183,846	0.61
7/09 through 6/10	30,975,745	2	25,554	11	100,114	51,888	202,175	379,731	1.23
7/10 through 6/11	30,480,253	1	40,788	15	270,937	46,664	326,213	684,602	2.25
7/11 through 6/12	30,725,439	4	219,286	16	292,211	243,248	484,641	1,239,386	4.03
5 YR. TOTAL	151,910,340	11	593,609	58	705,389	663,943	1,210,324	3,173,265	2.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	0.855		42%	1.234		2.09	
Pure Premium Indicated by National Relativity		35%	0.414		29%	0.789		1.20	
Pure Premium Present on Rate Level		36%	0.512		29%	0.949		1.46	
Pure Premium Derived by Formula		0.577			1.022			1.60	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI

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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	57,511,505	6	132,699	29	215,003	148,239	385,883	881,824	1.53
7/08 through 6/09	18,516,854	0	0	6	63,050	0	120,316	183,366	0.99
7/09 through 6/10	30,250,756	1	3,657	10	39,366	8,098	218,905	270,026	0.89
7/10 through 6/11	35,828,300	3	144,238	6	16,182	286,474	126,144	573,038	1.60
7/11 through 6/12	65,879,283	5	89,682	8	790,387	236,614	338,163	1,454,846	2.21
5 YR. TOTAL	207,986,698	15	370,276	59	1,123,988	679,425	1,189,411	3,363,100	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.718	49%		0.899		1.62	
Pure Premium Indicated by National Relativity		33%	0.471	25%		1.006		1.48	
Pure Premium Present on Rate Level		33%	0.553	26%		1.013		1.57	
Pure Premium Derived by Formula			0.582			0.955		1.54	

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	133,112,799	9	242,413	29	168,602	342,279	492,358	1,245,652	0.94
7/08 through 6/09	130,806,691	3	65,937	25	157,333	149,721	533,316	906,307	0.69
7/09 through 6/10	136,729,240	4	57,332	33	305,534	91,286	1,048,942	1,503,094	1.10
7/10 through 6/11	137,567,907	6	95,706	38	248,537	59,230	693,067	1,096,540	0.80
7/11 through 6/12	156,644,427	6	202,834	31	410,351	744,458	1,153,289	2,510,932	1.60
5 YR. TOTAL	694,861,064	28	664,222	156	1,290,357	1,386,974	3,920,972	7,262,525	1.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	0.281	66%		0.764		1.05	
Pure Premium Indicated by National Relativity		29%	0.305	17%		0.695		1.00	
Pure Premium Present on Rate Level		30%	0.270	17%		0.644		0.91	
Pure Premium Derived by Formula			0.285			0.732		1.02	

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,212,994,466	93	1,725,871	544	3,260,791	3,194,416	7,999,303	16,180,381	1.33
7/08 through 6/09	1,211,974,447	95	2,214,080	508	3,261,899	3,392,770	7,910,234	16,778,983	1.39
7/09 through 6/10	1,282,139,700	70	1,340,841	529	3,542,031	1,577,737	9,058,937	15,519,546	1.21
7/10 through 6/11	1,286,233,955	64	1,597,803	489	3,630,897	2,035,501	8,989,829	16,254,030	1.26
7/11 through 6/12	1,302,752,123	72	1,595,396	469	3,578,642	2,304,150	9,184,761	16,662,949	1.28
5 YR. TOTAL	6,296,094,691	394	8,473,991	2,539	17,274,260	12,504,574	43,143,064	81,395,889	1.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.409	100%		0.884		1.29	
Pure Premium Indicated by National Relativity		0%	0.427	0%		0.910		1.34	
Pure Premium Present on Rate Level		0%	0.427	0%		0.945		1.37	
Pure Premium Derived by Formula			0.409			0.884		1.29	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	777,117,985	62	1,058,518	322	1,741,117	2,344,494	5,088,531	10,232,660	1.32
7/08 through 6/09	772,063,415	72	1,378,915	283	1,128,970	1,962,642	4,108,929	8,579,456	1.11
7/09 through 6/10	789,526,009	62	1,386,822	253	1,319,142	1,944,277	4,205,239	8,855,480	1.12
7/10 through 6/11	827,947,235	64	1,135,967	293	1,520,015	1,713,450	4,539,768	8,909,200	1.08
7/11 through 6/12	876,832,533	53	1,046,301	285	1,792,674	1,655,951	5,126,824	9,621,750	1.10
5 YR. TOTAL	4,043,487,177	313	6,006,523	1,436	7,501,918	9,620,814	23,069,291	46,198,546	1.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		94%	0.334	100%	0.808	1.14			
Pure Premium Indicated by National Relativity		3%	0.435	0%	0.942	1.38			
Pure Premium Present on Rate Level		3%	0.365	0%	0.873	1.24			
Pure Premium Derived by Formula			0.338		0.808	1.15			

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	38,741,849	3	44,846	10	59,282	18,377	257,778	380,283	0.98
7/08 through 6/09	40,357,238	0	0	15	79,362	0	250,531	329,893	0.82
7/09 through 6/10	43,187,046	1	60,960	16	176,731	39,664	500,376	777,731	1.80
7/10 through 6/11	44,563,178	3	64,004	14	84,556	107,430	306,036	562,026	1.26
7/11 through 6/12	47,330,355	3	212,115	17	256,706	431,140	440,373	1,340,334	2.83
5 YR. TOTAL	214,179,666	10	381,925	72	656,637	596,611	1,755,094	3,390,267	1.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.485	48%	1.098	1.58			
Pure Premium Indicated by National Relativity		34%	0.466	26%	1.050	1.52			
Pure Premium Present on Rate Level		35%	0.426	26%	0.946	1.37			
Pure Premium Derived by Formula			0.458		1.046	1.50			

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	511,987	0	0	0	0	0	790	790	0.15
7/08 through 6/09	358,978	0	0	0	0	0	0	0	0.00
7/09 through 6/10	365,308	1	14,585	0	0	3,758	0	18,343	5.02
7/10 through 6/11	346,550	0	0	0	0	0	0	0	0.00
7/11 through 6/12	545,224	1	17,450	0	0	11,035	288	28,773	5.28
5 YR. TOTAL	2,128,047	2	32,035	0	0	14,793	1,078	47,906	2.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	1.505	7%	0.746	2.25			
Pure Premium Indicated by National Relativity		18%	0.360	19%	1.588	1.95			
Pure Premium Present on Rate Level		77%	0.461	74%	0.696	1.16			
Pure Premium Derived by Formula			0.495		0.869	1.36			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 9093		ROLLER-SKATING RINK OPERATION							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	21,680,670	0	0	5	19,230	0	86,854	106,084	0.49
7/08 through 6/09	23,098,196	1	31,841	13	94,678	34,912	220,938	382,369	1.66
7/09 through 6/10	20,954,677	0	0	4	35,713	0	119,758	155,471	0.74
7/10 through 6/11	20,419,117	3	131,449	9	102,748	211,335	331,875	777,407	3.81
7/11 through 6/12	20,900,043	0	0	5	37,749	0	106,541	144,290	0.69
5 YR. TOTAL	107,052,703	4	163,290	36	290,118	246,247	865,966	1,565,621	1.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.424	36%	1.039	1.46			
Pure Premium Indicated by National Relativity		38%	0.387	32%	1.043	1.43			
Pure Premium Present on Rate Level		39%	0.400	32%	0.933	1.33			
Pure Premium Derived by Formula		0.401		1.006		1.41			

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	247,104,872	35	682,303	166	1,725,021	687,674	4,419,680	7,514,678	3.04
7/08 through 6/09	260,119,456	33	933,923	176	1,626,798	1,624,639	3,907,793	8,093,153	3.11
7/09 through 6/10	249,526,855	30	986,031	194	2,036,594	1,763,795	4,485,042	9,271,462	3.72
7/10 through 6/11	252,801,477	36	961,307	168	1,897,562	1,510,380	4,270,038	8,639,287	3.42
7/11 through 6/12	253,578,382	31	1,603,966	148	1,959,414	2,026,399	4,069,387	9,659,166	3.81
5 YR. TOTAL	1,263,131,042	165	5,167,530	852	9,245,389	7,612,887	21,151,940	43,177,746	3.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	1.141	100%	2.277	3.42			
Pure Premium Indicated by National Relativity		1%	1.213	0%	2.316	3.53			
Pure Premium Present on Rate Level		2%	1.270	0%	2.441	3.71			
Pure Premium Derived by Formula		1.144		2.277		3.42			

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	135,069,824	8	388,567	69	622,740	838,882	1,401,450	3,251,639	2.41
7/08 through 6/09	136,895,769	10	280,696	78	843,405	178,540	1,928,426	3,231,067	2.36
7/09 through 6/10	141,116,757	12	405,304	91	849,304	471,267	1,855,344	3,581,219	2.54
7/10 through 6/11	148,442,421	17	524,393	75	956,537	555,025	1,988,519	4,024,474	2.71
7/11 through 6/12	153,972,197	15	493,406	93	1,672,683	1,185,753	2,993,060	6,344,902	4.12
5 YR. TOTAL	715,496,968	62	2,092,366	406	4,944,669	3,229,467	10,166,799	20,433,301	2.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		68%	0.984	98%	1.872	2.86			
Pure Premium Indicated by National Relativity		16%	0.977	1%	1.860	2.84			
Pure Premium Present on Rate Level		16%	0.933	1%	1.732	2.67			
Pure Premium Derived by Formula		0.975		1.870		2.85			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9110		CHARITABLE OR WELFARE ORGANIZATION-ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	52,703,757	9	182,941	32	312,802	265,149	1,040,635	1,801,527	3.42
7/08 through 6/09	56,647,502	5	49,108	54	284,436	52,581	1,185,204	1,571,329	2.77
7/09 through 6/10	64,405,022	10	144,101	62	365,239	260,775	1,152,816	1,922,931	2.99
7/10 through 6/11	70,993,963	9	203,517	55	1,024,243	299,965	1,431,690	2,959,415	4.17
7/11 through 6/12	69,817,600	7	331,363	47	590,519	381,887	1,421,343	2,725,112	3.90
5 YR. TOTAL	314,567,844	40	911,030	250	2,577,239	1,260,357	6,231,688	10,980,314	3.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	1.109	78%	2.382	3.49			
Pure Premium Indicated by National Relativity		24%	0.526	11%	0.957	1.48			
Pure Premium Present on Rate Level		25%	1.016	11%	2.205	3.22			
Pure Premium Derived by Formula		0.946		2.206		3.15			

CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	71,507,174	4	26,063	21	149,221	45,139	397,918	618,341	0.87
7/08 through 6/09	73,204,133	2	88,784	21	155,623	109,697	644,382	998,486	1.36
7/09 through 6/10	71,318,178	2	106,935	19	360,732	240,559	842,707	1,550,933	2.18
7/10 through 6/11	75,721,755	2	67,012	19	800,261	27,358	691,106	1,585,737	2.09
7/11 through 6/12	80,373,879	2	35,192	24	222,269	237,018	614,350	1,108,829	1.38
5 YR. TOTAL	372,125,119	12	323,986	104	1,688,106	659,771	3,190,463	5,862,326	1.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	0.541	62%	1.035	1.58			
Pure Premium Indicated by National Relativity		28%	0.573	19%	1.056	1.63			
Pure Premium Present on Rate Level		29%	0.579	19%	1.086	1.67			
Pure Premium Derived by Formula		0.561		1.049		1.61			

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	40,046,600	1	35,071	10	104,020	23,046	295,351	457,488	1.14
7/08 through 6/09	35,839,278	1	23,892	13	307,682	2,976	463,316	797,866	2.23
7/09 through 6/10	36,157,984	2	90,345	15	170,877	7,572	497,718	766,512	2.12
7/10 through 6/11	34,965,574	3	224,382	14	200,068	137,681	381,807	943,938	2.70
7/11 through 6/12	34,909,936	3	112,196	10	128,193	38,227	349,811	628,427	1.80
5 YR. TOTAL	181,919,372	10	485,886	62	910,840	209,502	1,988,003	3,594,231	1.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.768	49%	1.208	1.98			
Pure Premium Indicated by National Relativity		32%	0.751	25%	1.353	2.10			
Pure Premium Present on Rate Level		33%	0.646	26%	1.137	1.78			
Pure Premium Derived by Formula		0.722		1.226		1.95			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	6,273,196	1	44,709	6	75,063	51,395	103,388	274,555	4.38
7/08 through 6/09	3,724,422	0	0	2	8,553	0	32,114	40,667	1.09
7/09 through 6/10	5,082,647	0	0	5	94,606	0	190,881	285,487	5.62
7/10 through 6/11	6,479,199	1	6,382	15	202,039	1,286	882,355	1,092,062	16.86
7/11 through 6/12	5,121,057	1	156,855	4	55,651	964,591	103,219	1,280,316	25.00
5 YR. TOTAL	26,680,521	3	207,946	32	435,912	1,017,272	1,311,957	2,973,087	11.14
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	2.413	36%		8.730		11.14	
Pure Premium Indicated by National Relativity		37%	2.557	32%		5.059		7.62	
Pure Premium Present on Rate Level		38%	2.070	32%		3.847		5.92	
Pure Premium Derived by Formula			2.336			5.993		8.33	

CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	6,789,982	0	0	4	65,414	0	532,760	598,174	8.81
7/08 through 6/09	7,053,682	1	24,042	5	55,487	0	390,454	469,983	6.66
7/09 through 6/10	11,151,270	0	0	5	73,567	0	798,184	871,751	7.82
7/10 through 6/11	6,528,684	3	85,785	7	73,780	93,009	868,052	1,120,626	17.17
7/11 through 6/12	6,675,810	0	0	6	255,505	0	463,271	718,776	10.77
5 YR. TOTAL	38,199,428	4	109,827	27	523,753	93,009	3,052,721	3,779,310	9.89
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	1.659	57%		8.235		9.89	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		69%	2.468	43%		8.450		10.92	
Pure Premium Derived by Formula			2.217			8.327		10.54	

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	4,740,929	9	397,880	7	118,368	44,082	604,652	1,164,982	24.57
7/08 through 6/09	9,996,773	12	462,756	33	445,756	37,065	1,824,625	2,770,202	27.71
7/09 through 6/10	14,675,955	19	449,578	38	475,466	54,072	1,268,150	2,247,266	15.31
7/10 through 6/11	12,111,952	10	339,118	30	381,727	33,550	1,649,411	2,403,806	19.85
7/11 through 6/12	11,471,984	5	163,552	13	154,363	23,673	1,004,347	1,345,935	11.73
5 YR. TOTAL	52,997,593	55	1,812,884	121	1,575,680	192,442	6,351,185	9,932,191	18.74
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	6.394	76%		12.347		18.74	
Pure Premium Indicated by National Relativity		0%	0.000	0%		0.000		0.00	
Pure Premium Present on Rate Level		50%	5.991	24%		12.601		18.59	
Pure Premium Derived by Formula			6.193			12.408		18.60	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	12,231,945	2	81,550	7	58,533	679,032	165,397	984,512	8.05
7/08 through 6/09	12,815,208	0	0	4	55,411	0	174,855	230,266	1.80
7/09 through 6/10	12,475,479	0	0	6	38,032	0	173,994	212,026	1.70
7/10 through 6/11	13,530,454	0	0	7	52,044	0	215,733	267,777	1.98
7/11 through 6/12	13,656,836	2	58,444	2	10,979	246,677	270,645	586,745	4.30
5 YR. TOTAL	64,709,922	4	139,994	26	214,999	925,709	1,000,624	2,281,326	3.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.549	52%	2.977	3.53			
Pure Premium Indicated by National Relativity		35%	1.446	24%	3.817	5.26			
Pure Premium Present on Rate Level		36%	1.231	24%	3.908	5.14			
Pure Premium Derived by Formula		1.108		3.402		4.51			

CLASS 9181		ATHLETIC TEAM OR PARK: PLAYERS AND UMPIRES							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	1,117,939	0	0	1	4,008	0	23,487	27,495	2.46
7/08 through 6/09	0	0	0	0	0	0	0	0	0.00
7/09 through 6/10	0	0	0	0	0	0	0	0	0.00
7/10 through 6/11	0	0	0	0	0	0	0	0	0.00
7/11 through 6/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,117,939	0	0	1	4,008	0	23,487	27,495	2.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.359	15%	2.101	2.46			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		90%	5.627	85%	11.106	16.73			
Pure Premium Derived by Formula		5.100		9.755		14.86			

CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	31,688,990	5	487,232	29	609,496	220,501	987,223	2,304,452	7.27
7/08 through 6/09	33,306,411	5	264,192	12	170,683	84,579	960,277	1,479,731	4.44
7/09 through 6/10	33,063,686	5	72,679	8	56,529	34,782	443,522	607,512	1.84
7/10 through 6/11	37,995,369	1	9,789	10	212,670	13,984	481,131	717,574	1.89
7/11 through 6/12	35,358,739	1	8,766	9	52,133	11,305	297,636	369,840	1.05
5 YR. TOTAL	171,413,195	17	842,658	68	1,101,511	365,151	3,169,789	5,479,109	3.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.134	58%	2.062	3.20			
Pure Premium Indicated by National Relativity		33%	0.570	21%	1.405	1.98			
Pure Premium Present on Rate Level		33%	0.690	21%	1.994	2.68			
Pure Premium Derived by Formula		0.801		1.910		2.71			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	1,692,367	0	0	0	0	0	9,477	9,477	0.56
7/08 through 6/09	2,086,593	0	0	2	98,142	0	295,984	394,126	18.89
7/09 through 6/10	2,312,335	1	55,563	1	10,281	31,343	18,040	115,227	4.98
7/10 through 6/11	2,161,403	2	182,299	1	4,044	424,122	54,393	664,858	30.76
7/11 through 6/12	2,747,270	1	194,318	2	39,292	224,899	105,314	563,823	20.52
5 YR. TOTAL	10,999,968	4	432,180	6	151,759	680,364	483,208	1,747,511	15.89
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	5.309	33%	10.578			15.89	
Pure Premium Indicated by National Relativity		40%	3.234	33%	7.677			10.91	
Pure Premium Present on Rate Level		40%	2.846	34%	7.343			10.19	
Pure Premium Derived by Formula		3.494		8.521				12.02	

CLASS 9220		CEMETERY OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	13,489,120	3	95,853	9	108,810	82,955	197,235	484,853	3.59
7/08 through 6/09	13,667,198	3	326,104	10	68,667	589,122	180,286	1,164,179	8.52
7/09 through 6/10	13,433,584	2	16,011	14	152,800	6,271	809,566	984,648	7.33
7/10 through 6/11	13,513,198	1	116,012	7	84,936	105,465	136,011	442,424	3.27
7/11 through 6/12	13,774,771	0	0	15	211,718	0	442,978	654,696	4.75
5 YR. TOTAL	67,877,871	9	553,980	55	626,931	783,813	1,766,076	3,730,800	5.50
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	1.740	49%	3.757			5.50	
Pure Premium Indicated by National Relativity		33%	1.929	25%	3.097			5.03	
Pure Premium Present on Rate Level		33%	1.736	26%	3.217			4.95	
Pure Premium Derived by Formula		1.801		3.452				5.25	

CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	18,134,743	3	124,108	2	71,067	189,059	82,024	466,258	2.57
7/08 through 6/09	20,172,629	6	134,782	9	162,555	123,601	227,805	648,743	3.22
7/09 through 6/10	24,239,044	2	57,852	12	305,425	51,843	509,690	924,810	3.82
7/10 through 6/11	22,550,797	4	79,918	16	151,927	54,749	226,029	512,623	2.27
7/11 through 6/12	25,196,732	2	220,384	11	238,090	90,191	598,955	1,147,620	4.56
5 YR. TOTAL	110,293,945	17	617,044	50	929,064	509,443	1,644,503	3,700,054	3.36
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		41%	1.402	49%	1.953			3.36	
Pure Premium Indicated by National Relativity		29%	2.028	25%	2.705			4.73	
Pure Premium Present on Rate Level		30%	1.687	26%	2.022			3.71	
Pure Premium Derived by Formula		1.669		2.159				3.83	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	104,560,986	22	1,477,102	93	1,305,078	1,877,105	3,091,764	7,751,049	7.41
7/08 through 6/09	110,217,216	27	1,277,624	91	1,797,318	1,224,925	3,131,428	7,431,295	6.74
7/09 through 6/10	99,347,217	14	756,553	75	1,305,667	1,242,027	2,516,921	5,821,168	5.86
7/10 through 6/11	108,878,961	15	628,380	91	1,181,071	493,396	2,734,236	5,037,083	4.63
7/11 through 6/12	104,164,817	15	941,514	73	1,511,884	955,758	2,449,502	5,858,658	5.62
5 YR. TOTAL	527,169,197	93	5,081,173	423	7,101,018	5,793,211	13,923,851	31,899,253	6.05
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		97%	2.311	100%	3.740			6.05	
Pure Premium Indicated by National Relativity		1%	2.770	0%	3.978			6.75	
Pure Premium Present on Rate Level		2%	3.110	0%	4.182			7.29	
Pure Premium Derived by Formula			2.332		3.740			6.07	

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	18,360,225	4	78,521	18	184,873	164,435	315,574	743,403	4.05
7/08 through 6/09	18,220,202	3	86,764	13	113,140	197,995	259,328	657,227	3.61
7/09 through 6/10	17,464,235	3	109,380	13	102,057	312,363	339,104	862,904	4.94
7/10 through 6/11	17,070,708	0	0	14	192,939	0	381,119	574,058	3.36
7/11 through 6/12	17,651,338	1	13,415	12	93,169	26,901	480,626	614,111	3.48
5 YR. TOTAL	88,766,708	11	288,080	70	686,178	701,694	1,775,751	3,451,703	3.89
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	1.098	48%	2.791			3.89	
Pure Premium Indicated by National Relativity		33%	0.736	26%	1.118			1.85	
Pure Premium Present on Rate Level		34%	1.216	26%	2.361			3.58	
Pure Premium Derived by Formula			1.019		2.244			3.26	

CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	18,598,441	2	77,171	9	79,547	415,072	149,689	721,479	3.88
7/08 through 6/09	14,480,184	0	0	3	41,847	0	62,599	104,446	0.72
7/09 through 6/10	16,609,612	1	73,804	7	16,860	77,510	64,850	233,024	1.40
7/10 through 6/11	18,336,412	0	0	10	167,415	0	306,970	474,385	2.59
7/11 through 6/12	19,311,628	3	29,912	5	45,604	22,908	95,483	193,907	1.00
5 YR. TOTAL	87,336,277	6	180,887	34	351,273	515,490	679,591	1,727,241	1.98
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.609	43%	1.368			1.98	
Pure Premium Indicated by National Relativity		35%	1.127	28%	1.866			2.99	
Pure Premium Present on Rate Level		35%	0.961	29%	1.718			2.68	
Pure Premium Derived by Formula			0.914		1.609			2.52	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	5,674,263	1	57,060	1	18,778	0	28,016	103,854	1.83
7/08 through 6/09	3,120,320	0	0	1	1,536	0	3,954	5,490	0.18
7/09 through 6/10	2,907,676	0	0	1	12,737	0	0	12,737	0.44
7/10 through 6/11	2,970,537	0	0	1	26,039	0	53,584	79,623	2.68
7/11 through 6/12	3,618,070	0	0	1	32,557	0	40,862	73,419	2.03
5 YR. TOTAL	18,290,866	1	57,060	5	91,647	0	126,416	275,123	1.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.813	21%	0.691	1.50			
Pure Premium Indicated by National Relativity		42%	1.463	39%	1.966	3.43			
Pure Premium Present on Rate Level		42%	0.945	40%	1.343	2.29			
Pure Premium Derived by Formula		1.141		1.449		2.59			

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	53,394,758	14	532,579	40	854,040	608,730	1,783,741	3,779,090	7.08
7/08 through 6/09	54,126,610	9	457,727	34	408,815	472,513	942,493	2,281,548	4.22
7/09 through 6/10	65,248,082	12	411,515	79	1,112,667	569,732	1,553,840	3,647,754	5.59
7/10 through 6/11	61,566,036	5	163,690	58	831,668	298,082	1,212,692	2,506,132	4.07
7/11 through 6/12	65,533,434	8	610,132	47	785,276	601,873	1,220,995	3,218,276	4.91
5 YR. TOTAL	299,868,920	48	2,175,643	258	3,992,466	2,550,930	6,713,761	15,432,800	5.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	2.057	84%	3.090	5.15			
Pure Premium Indicated by National Relativity		18%	1.826	8%	2.567	4.39			
Pure Premium Present on Rate Level		18%	1.890	8%	2.796	4.69			
Pure Premium Derived by Formula		1.985		3.025		5.01			

CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	38,356,451	2	65,491	11	307,381	198,407	477,172	1,048,451	2.73
7/08 through 6/09	37,973,683	4	178,900	10	190,431	156,609	359,288	885,228	2.33
7/09 through 6/10	38,850,280	7	478,815	28	629,186	889,174	925,900	2,923,075	7.52
7/10 through 6/11	39,526,556	3	27,220	23	256,931	34,632	437,177	755,960	1.91
7/11 through 6/12	39,927,701	3	204,888	22	485,020	228,329	818,162	1,736,399	4.35
5 YR. TOTAL	194,634,671	19	955,314	94	1,868,949	1,507,151	3,017,699	7,349,113	3.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	1.451	65%	2.325	3.78			
Pure Premium Indicated by National Relativity		24%	1.565	17%	2.209	3.77			
Pure Premium Present on Rate Level		25%	1.636	18%	2.278	3.91			
Pure Premium Derived by Formula		1.525		2.297		3.82			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	9,252,518	3	71,971	2	313,367	70,966	398,835	855,139	9.24
7/08 through 6/09	9,255,783	0	0	5	83,342	0	89,019	172,361	1.86
7/09 through 6/10	9,364,430	1	7,345	5	97,956	13,210	190,530	309,041	3.30
7/10 through 6/11	8,354,087	0	0	3	7,115	0	30,378	37,493	0.45
7/11 through 6/12	9,632,634	2	108,519	5	129,465	134,017	195,167	567,168	5.89
5 YR. TOTAL	45,859,452	6	187,835	20	631,245	218,193	903,929	1,941,202	4.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.786	34%	2.447	4.23			
Pure Premium Indicated by National Relativity		36%	1.659	33%	2.181	3.84			
Pure Premium Present on Rate Level		36%	1.552	33%	1.829	3.38			
Pure Premium Derived by Formula			1.656		2.155	3.81			

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	7,611,828	0	0	3	58,962	0	69,040	128,002	1.68
7/08 through 6/09	12,727,280	2	57,659	3	28,971	5,597	107,679	199,906	1.57
7/09 through 6/10	24,659,898	0	0	2	3,488	0	32,286	35,774	0.15
7/10 through 6/11	25,230,976	1	59,667	10	212,865	74,026	233,791	580,349	2.30
7/11 through 6/12	25,910,376	0	0	14	325,231	0	471,384	796,615	3.07
5 YR. TOTAL	96,140,358	3	117,326	32	629,517	79,623	914,180	1,740,646	1.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.777	40%	1.034	1.81			
Pure Premium Indicated by National Relativity		35%	0.738	30%	1.124	1.86			
Pure Premium Present on Rate Level		36%	0.834	30%	1.356	2.19			
Pure Premium Derived by Formula			0.784		1.158	1.94			

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	14,228,477	0	0	6	96,265	0	151,960	248,225	1.75
7/08 through 6/09	10,714,860	0	0	1	33,036	0	64,690	97,726	0.91
7/09 through 6/10	8,681,678	0	0	2	23,554	0	10,670	34,224	0.39
7/10 through 6/11	10,370,959	2	67,398	6	201,126	25,209	317,096	610,829	5.89
7/11 through 6/12	12,315,891	4	487,671	7	142,827	822,856	164,638	1,617,992	13.14
5 YR. TOTAL	56,311,865	6	555,069	22	496,808	848,065	709,054	2,608,996	4.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.868	37%	2.765	4.63			
Pure Premium Indicated by National Relativity		34%	1.729	31%	2.212	3.94			
Pure Premium Present on Rate Level		35%	1.687	32%	1.959	3.65			
Pure Premium Derived by Formula			1.757		2.336	4.09			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	14,673,348	5	224,888	22	389,532	288,169	1,184,539	2,087,128	14.22
7/08 through 6/09	13,172,611	7	369,996	20	724,310	481,046	1,193,019	2,768,371	21.02
7/09 through 6/10	12,939,846	2	174,284	12	489,528	90,787	1,006,627	1,761,226	13.61
7/10 through 6/11	13,997,658	2	112,577	11	202,620	129,509	490,726	935,432	6.68
7/11 through 6/12	16,350,670	1	85,160	12	198,632	165,845	485,736	935,373	5.72
5 YR. TOTAL	71,134,133	17	966,905	77	2,004,622	1,155,356	4,360,647	8,487,530	11.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	4.177	68%	7.754	11.93			
Pure Premium Indicated by National Relativity		25%	3.548	16%	5.512	9.06			
Pure Premium Present on Rate Level		25%	4.495	16%	7.075	11.57			
Pure Premium Derived by Formula		4.099		7.287		11.39			

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	124,115,401	9	378,042	28	227,499	311,409	285,487	1,202,437	0.97
7/08 through 6/09	131,471,708	5	83,439	20	330,996	54,063	371,269	839,767	0.64
7/09 through 6/10	121,363,801	6	131,361	25	245,459	149,519	451,815	978,154	0.81
7/10 through 6/11	125,311,506	1	9,374	10	76,978	5,442	396,498	488,292	0.39
7/11 through 6/12	127,444,875	1	77,426	22	199,387	56,324	520,917	854,054	0.67
5 YR. TOTAL	629,707,291	22	679,642	105	1,080,319	576,757	2,025,986	4,362,704	0.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.279	54%	0.413	0.69			
Pure Premium Indicated by National Relativity		29%	0.251	23%	0.418	0.67			
Pure Premium Present on Rate Level		30%	0.300	23%	0.446	0.75			
Pure Premium Derived by Formula		0.277		0.422		0.70			

CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
7/07 through 6/08	636,029	0	0	0	0	0	0	0	0.00
7/08 through 6/09	497,710	0	0	0	0	0	0	0	0.00
7/09 through 6/10	432,475	0	0	0	0	0	0	0	0.00
7/10 through 6/11	362,100	0	0	0	0	0	0	0	0.00
7/11 through 6/12	308,528	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,236,842	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	0.906	22%	1.731	2.64			
Pure Premium Present on Rate Level		72%	0.819	70%	1.017	1.84			
Pure Premium Derived by Formula		0.780		1.093		1.87			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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MISSOURI

EFFECTIVE 1/1/2015

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/07 through 6/08	45,207,036	2	11,996	8	104,546	8,373	193,557	318,472	0.71
7/08 through 6/09	48,937,547	2	32,208	7	226,619	46,010	458,943	763,780	1.56
7/09 through 6/10	47,207,161	2	297,625	9	141,364	543,499	165,137	1,147,625	2.43
7/10 through 6/11	48,951,998	1	17,683	8	298,491	20,760	412,723	749,657	1.53
7/11 through 6/12	51,335,849	2	110,865	3	61,891	89,232	106,991	368,979	0.72
5 YR. TOTAL	241,639,591	9	470,377	35	832,911	707,874	1,337,351	3,348,513	1.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.539	46%	0.846	1.39			
Pure Premium Indicated by National Relativity		34%	0.366	27%	0.694	1.06			
Pure Premium Present on Rate Level		34%	0.409	27%	0.746	1.16			
Pure Premium Derived by Formula			0.436		0.778	1.21			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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MISSOURI F-CLASS

EFFECTIVE 1/1/2015

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	1,295,021	0	0	0	0	0	0	0	0.00
1/08 through 12/08	726,148	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	5,400	0	0	0	0	0	0	0	0.00
1/11 through 12/11	595,572	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,622,141	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	11%	0.000	0.00			
Pure Premium Indicated by National Relativity		42%	2.581	44%	4.067	6.65			
Pure Premium Present on Rate Level		51%	2.345	45%	3.769	6.11			
Pure Premium Derived by Formula			2.280		3.486	5.77			

CLASS 6825		SHIP BUILDING - IRON OR STEEL - & DRIVERS - COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	25,287,599	7	356,329	1	2,861	532,120	55,607	946,917	3.74
1/08 through 12/08	26,037,060	10	244,649	1	17,497	438,114	60,950	761,210	2.92
1/09 through 12/09	25,601,709	6	245,690	4	91,596	509,598	178,946	1,025,830	4.01
1/10 through 12/10	30,677,897	7	165,336	8	92,527	177,203	268,062	703,128	2.29
1/11 through 12/11	32,361,388	13	583,688	6	107,486	591,343	247,469	1,529,986	4.73
5 YR. TOTAL	139,965,653	43	1,595,692	20	311,967	2,248,378	811,034	4,967,071	3.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.363	44%	2.186	3.55			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		72%	1.352	56%	2.341	3.69			
Pure Premium Derived by Formula			1.355		2.273	3.63			

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	12,594	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	55,293	0	0	0	0	0	0	0	0.00
1/10 through 12/10	48,174	0	0	0	0	0	0	0	0.00
1/11 through 12/11	48,774	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	164,835	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	5.653	20%	2.711	8.36			
Pure Premium Present on Rate Level		79%	1.475	77%	2.324	3.80			
Pure Premium Derived by Formula			2.239		2.332	4.57			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI F-CLASS

EFFECTIVE 1/1/2015

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	4,289,676	2	24,644	10	547,007	39,335	510,293	1,121,279	26.14
1/08 through 12/08	4,795,433	3	798,185	4	86,471	992,526	66,774	1,943,956	40.54
1/09 through 12/09	4,143,222	0	0	0	0	0	0	0	0.00
1/10 through 12/10	1,621,631	0	0	2	82,218	0	116,381	198,599	12.25
1/11 through 12/11	1,134,136	0	0	1	4,639	0	3,769	8,408	0.74
5 YR. TOTAL	15,984,098	5	822,829	17	720,335	1,031,861	697,217	3,272,242	20.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	9.654	30%	10.817	20.47			
Pure Premium Indicated by National Relativity		39%	3.268	35%	4.049	7.32			
Pure Premium Present on Rate Level		39%	6.386	35%	7.712	14.10			
Pure Premium Derived by Formula		5.889		7.361		13.25			

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	100	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	100	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	5.580	23%	6.110	11.69			
Pure Premium Present on Rate Level		78%	6.699	77%	8.975	15.67			
Pure Premium Derived by Formula		6.453		8.316		14.77			

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	463,063	0	0	0	0	0	1,161	1,161	0.25
1/08 through 12/08	676,182	0	0	1	14,802	0	14,625	29,427	4.35
1/09 through 12/09	581,109	0	0	1	36,825	0	30,381	67,206	11.57
1/10 through 12/10	641,326	0	0	0	0	0	0	0	0.00
1/11 through 12/11	602,368	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,964,048	0	0	2	51,627	0	46,167	97,794	3.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.742	15%	1.558	3.30			
Pure Premium Indicated by National Relativity		41%	7.394	42%	8.259	15.65			
Pure Premium Present on Rate Level		48%	5.753	43%	7.185	12.94			
Pure Premium Derived by Formula		5.985		6.792		12.78			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI F-CLASS

EFFECTIVE 1/1/2015

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	829,142	0	0	0	0	0	0	0	0.00
1/08 through 12/08	716,457	0	0	0	0	0	0	0	0.00
1/09 through 12/09	810,676	0	0	0	0	0	0	0	0.00
1/10 through 12/10	690,697	0	0	0	0	0	0	0	0.00
1/11 through 12/11	852,002	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,898,974	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	0.743	20%	1.382	2.13			
Pure Premium Present on Rate Level		74%	1.438	70%	1.909	3.35			
Pure Premium Derived by Formula			1.205		1.613	2.82			

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	1,078,108	0	0	1	18,945	0	5,243	24,188	2.24
1/08 through 12/08	869,743	0	0	1	17,944	0	15,146	33,090	3.80
1/09 through 12/09	993,874	0	0	1	53,474	0	110,765	164,239	16.53
1/10 through 12/10	617,076	0	0	0	0	0	0	0	0.00
1/11 through 12/11	1,799,938	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,358,739	0	0	3	90,363	0	131,154	221,517	4.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.686	14%	2.447	4.13			
Pure Premium Indicated by National Relativity		41%	4.760	43%	4.325	9.09			
Pure Premium Present on Rate Level		48%	3.374	43%	3.632	7.01			
Pure Premium Derived by Formula			3.757		3.764	7.52			

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	4.054	21%	6.731	10.79			
Pure Premium Present on Rate Level		80%	6.866	79%	12.965	19.83			
Pure Premium Derived by Formula			6.304		11.656	17.96			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI F-CLASS

EFFECTIVE 1/1/2015

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	1,887,063	0	0	1	4,880	0	48,878	53,758	2.85
1/08 through 12/08	5,105	0	0	0	0	0	0	0	0.00
1/09 through 12/09	2,176	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,894,344	0	0	1	4,880	0	48,878	53,758	2.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.258	10%	2.580	2.84			
Pure Premium Indicated by National Relativity		28%	4.648	30%	5.680	10.33			
Pure Premium Present on Rate Level		65%	3.450	60%	4.186	7.64			
Pure Premium Derived by Formula		3.562		4.474		8.04			

CLASS 8709		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	214,773	0	0	0	0	0	0	0	0.00
1/08 through 12/08	126,066	0	0	0	0	0	0	0	0.00
1/09 through 12/09	114,674	0	0	0	0	0	716	716	0.62
1/10 through 12/10	69,808	0	0	0	0	0	0	0	0.00
1/11 through 12/11	84,600	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	609,921	0	0	0	0	0	716	716	0.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.117	0.12			
Pure Premium Indicated by National Relativity		20%	1.270	21%	1.647	2.92			
Pure Premium Present on Rate Level		77%	1.641	74%	2.523	4.16			
Pure Premium Derived by Formula		1.518		2.219		3.74			

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	101,423	0	0	0	0	0	0	0	0.00
1/08 through 12/08	100,500	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	107,554	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	309,477	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		23%	1.970	24%	1.438	3.41			
Pure Premium Present on Rate Level		75%	0.948	73%	1.365	2.31			
Pure Premium Derived by Formula		1.164		1.342		2.51			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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MISSOURI
F-CLASS

EFFECTIVE 1/1/2015

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS							
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.324	6%	2.186	2.51			
Pure Premium Present on Rate Level		94%	0.959	94%	1.161	2.12			
Pure Premium Derived by Formula			0.921		1.223	2.14			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
0005	3.43	3.46	0.9%
0008	1.96	2.11	7.7%
0016	5.43	5.71	5.2%
0034	2.34	2.21	-5.6%
0035	2.13	2.00	-6.1%
0036	7.11	6.43	-9.6%
0037	3.93	4.18	6.4%
0042	6.52	7.03	7.8%
0050	6.22	5.50	-11.6%
0059	0.14	0.13	-7.1%
0065	0.04	0.04	0.0%
0066	0.04	0.04	0.0%
0067	0.04	0.04	0.0%
0079	5.94	6.42	8.1%
0083	4.77	4.40	-7.8%
0106	9.15	8.38	-8.4%
0113	4.93	5.71	15.8%
0170	3.67	3.12	-15.0%
0251	4.13	3.90	-5.6%
0400	6.89	6.58	-4.5%
0401	8.51	8.87	4.2%
0771	0.42	0.44	4.8%
0790	8.81	10.39	17.9%
0908	137.00	146.00	6.6%
0913	406.00	373.00	-8.1%
0917	4.50	4.37	-2.9%
1005	6.55	4.58	-30.1%
1016	20.63	13.67	-33.7%
1164	5.26	4.69	-10.8%
1165	4.59	4.36	-5.0%
1320	3.53	2.76	-21.8%
1322	9.16	8.76	-4.4%
1430	6.72	5.52	-17.9%
1438	6.52	7.56	16.0%
1452	3.72	4.03	8.3%
1463	12.84	12.11	-5.7%
1472	3.81	4.41	15.7%
1624	3.19	3.67	15.0%
1642	4.87	4.10	-15.8%
1654	8.22	7.69	-6.4%
1655	2.97	2.32	-21.9%
1699	3.38	3.11	-8.0%
1701	3.61	3.38	-6.4%
1710	7.39	5.77	-21.9%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
1741	3.28	2.76	-15.9%
1747	2.34	2.19	-6.4%
1748	4.41	5.11	15.9%
1803	6.91	7.43	7.5%
1852	2.67	2.67	0.0%
1853	2.50	2.35	-6.0%
1860	2.07	2.27	9.7%
1924	4.67	3.76	-19.5%
1925	4.99	4.04	-19.0%
2002	2.38	2.04	-14.3%
2003	3.45	3.58	3.8%
2014	4.34	3.87	-10.8%
2016	2.30	2.52	9.6%
2021	2.70	2.29	-15.2%
2039	2.44	2.31	-5.3%
2041	3.07	2.94	-4.2%
2065	3.53	2.99	-15.3%
2070	5.22	5.62	7.7%
2081	7.83	6.54	-16.5%
2089	4.65	4.31	-7.3%
2095	3.46	3.16	-8.7%
2105	2.97	3.04	2.4%
2110	2.13	2.03	-4.7%
2111	2.22	2.21	-0.5%
2112	2.91	3.27	12.4%
2114	1.89	2.17	14.8%
2121	1.52	1.48	-2.6%
2130	2.51	2.14	-14.7%
2131	2.78	2.61	-6.1%
2143	2.66	2.33	-12.4%
2157	6.10	6.13	0.5%
2172	2.15	2.04	-5.1%
2174	3.18	3.38	6.3%
2211	7.33	8.50	16.0%
2220	2.28	2.23	-2.2%
2286	2.18	1.99	-8.7%
2288	3.55	4.11	15.8%
2300	2.43	2.40	-1.2%
2302	2.03	1.89	-6.9%
2305	3.41	3.77	10.6%
2352	6.80	6.77	-0.4%
2361	1.77	1.90	7.3%
2362	1.95	1.62	-16.9%
2380	2.84	2.78	-2.1%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
2386	1.76	1.63	-7.4%
2388	2.24	2.01	-10.3%
2402	2.10	2.05	-2.4%
2413	2.30	2.13	-7.4%
2416	1.91	2.21	15.7%
2417	1.73	1.72	-0.6%
2501	2.52	2.42	-4.0%
2503	1.28	1.19	-7.0%
2534	4.08	4.01	-1.7%
2570	5.23	5.63	7.6%
2585	3.79	3.26	-14.0%
2586	3.10	2.65	-14.5%
2587	4.71	3.58	-24.0%
2589	1.97	1.89	-4.1%
2600	2.26	2.49	10.2%
2623	6.22	6.49	4.3%
2651	3.26	3.33	2.1%
2660	2.36	2.62	11.0%
2670	1.72	1.65	-4.1%
2683	1.87	1.58	-15.5%
2688	2.69	2.58	-4.1%
2701	10.62	9.87	-7.1%
2702	29.50	32.14	8.9%
2709	13.52	12.23	-9.5%
2710	12.56	14.48	15.3%
2714	4.76	4.46	-6.3%
2731	2.98	3.08	3.4%
2735	4.44	4.10	-7.7%
2747	2.45	2.84	15.9%
2759	6.57	6.24	-5.0%
2790	1.94	1.75	-9.8%
2791	1.98	2.29	15.7%
2797	4.09	3.73	-8.8%
2799	2.70	3.21	18.9%
2802	4.77	5.45	14.3%
2835	2.74	2.68	-2.2%
2836	2.62	2.23	-14.9%
2841	4.06	3.86	-4.9%
2881	2.75	2.63	-4.4%
2883	3.85	3.80	-1.3%
2913	3.90	3.56	-8.7%
2915	3.23	2.91	-9.9%
2916	3.46	3.28	-5.2%
2923	2.15	1.88	-12.6%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
2942	5.52	5.04	-8.7%
2960	7.41	8.19	10.5%
3004	2.50	2.47	-1.2%
3018	3.78	4.21	11.4%
3022	3.89	3.93	1.0%
3027	2.97	2.72	-8.4%
3028	4.95	4.46	-9.9%
3030	7.01	6.25	-10.8%
3040	8.19	7.66	-6.5%
3041	4.11	4.66	13.4%
3042	4.67	5.41	15.8%
3064	5.28	5.16	-2.3%
3076	2.73	2.60	-4.8%
3081	4.61	4.35	-5.6%
3082	6.35	4.87	-23.3%
3085	5.85	6.34	8.4%
3110	4.56	5.00	9.6%
3111	2.48	2.49	0.4%
3113	2.28	2.04	-10.5%
3114	2.76	2.70	-2.2%
3118	2.23	2.14	-4.0%
3119	2.70	2.45	-9.3%
3122	2.21	1.83	-17.2%
3126	2.29	1.87	-18.3%
3131	1.64	1.56	-4.9%
3132	3.88	3.65	-5.9%
3145	2.67	2.61	-2.2%
3146	3.00	2.83	-5.7%
3169	3.42	2.72	-20.5%
3175	3.98	4.42	11.1%
3179	3.08	2.87	-6.8%
3180	2.02	1.90	-5.9%
3188	2.21	1.99	-10.0%
3220	2.12	1.98	-6.6%
3223	4.50	5.09	13.1%
3224	3.21	3.48	8.4%
3227	3.19	3.08	-3.4%
3240	2.06	2.11	2.4%
3241	3.56	3.91	9.8%
3255	1.94	2.04	5.2%
3257	3.14	3.05	-2.9%
3270	4.64	5.25	13.1%
3300	4.42	4.13	-6.6%
3303	2.43	2.81	15.6%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
3307	5.73	5.15	-10.1%
3315	3.65	3.49	-4.4%
3334	2.78	2.60	-6.5%
3336	2.85	2.75	-3.5%
3365	8.26	6.88	-16.7%
3372	3.46	3.18	-8.1%
3373	7.66	7.45	-2.7%
3383	1.50	1.48	-1.3%
3385	0.79	0.72	-8.9%
3400	4.06	3.78	-6.9%
3507	3.96	3.41	-13.9%
3515	2.05	2.05	0.0%
3548	1.89	1.58	-16.4%
3559	2.56	2.80	9.4%
3574	1.24	1.16	-6.5%
3581	1.67	1.54	-7.8%
3612	2.05	1.98	-3.4%
3620	4.12	4.11	-0.2%
3629	1.58	1.58	0.0%
3632	3.47	3.33	-4.0%
3634	1.49	1.41	-5.4%
3635	3.19	3.16	-0.9%
3638	4.05	3.09	-23.7%
3642	1.36	1.26	-7.4%
3643	3.09	2.62	-15.2%
3647	3.07	2.92	-4.9%
3648	1.76	1.68	-4.5%
3681	1.10	0.97	-11.8%
3685	1.18	1.18	0.0%
3719	2.91	3.46	18.9%
3724	4.63	4.84	4.5%
3726	6.33	5.87	-7.3%
3803	2.43	2.60	7.0%
3807	2.56	2.28	-10.9%
3808	3.85	3.89	1.0%
3821	5.12	4.97	-2.9%
3822	8.04	6.40	-20.4%
3824	4.84	5.57	15.1%
3826	0.96	0.93	-3.1%
3827	2.00	2.27	13.5%
3830	0.77	0.72	-6.5%
3851	7.50	7.34	-2.1%
3865	1.73	1.58	-8.7%
3881	4.64	4.78	3.0%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
4000	4.96	4.91	-1.0%
4018	4.49	4.49	0.0%
4021	5.27	5.56	5.5%
4034	6.17	6.97	13.0%
4036	1.99	1.92	-3.5%
4038	4.14	4.64	12.1%
4053	2.69	2.23	-17.1%
4061	5.23	4.76	-9.0%
4062	2.03	1.81	-10.8%
4101	3.16	3.21	1.6%
4109	1.34	1.29	-3.7%
4110	3.40	3.11	-8.5%
4111	3.81	3.28	-13.9%
4113	1.55	1.51	-2.6%
4114	3.31	3.33	0.6%
4130	4.13	4.40	6.5%
4131	3.46	3.04	-12.1%
4133	2.29	1.99	-13.1%
4149	1.12	0.93	-17.0%
4206	3.33	3.13	-6.0%
4207	1.43	1.55	8.4%
4239	2.79	2.72	-2.5%
4240	2.24	2.12	-5.4%
4243	2.69	2.39	-11.2%
4244	4.12	3.78	-8.3%
4250	1.45	1.58	9.0%
4251	4.00	4.01	0.2%
4263	4.17	3.94	-5.5%
4273	2.78	2.57	-7.6%
4279	3.17	2.98	-6.0%
4282	2.42	2.24	-7.4%
4283	3.68	2.80	-23.9%
4299	2.31	2.31	0.0%
4304	4.48	4.87	8.7%
4307	2.35	2.05	-12.8%
4351	1.21	1.07	-11.6%
4352	1.79	1.63	-8.9%
4360	1.08	0.93	-13.9%
4361	1.03	0.98	-4.9%
4410	3.87	3.88	0.3%
4420	4.26	3.92	-8.0%
4431	1.43	1.38	-3.5%
4432	1.77	1.59	-10.2%
4439	2.16	2.45	13.4%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
4452	2.84	2.80	-1.4%
4459	2.34	2.28	-2.6%
4470	2.45	2.11	-13.9%
4484	3.05	2.74	-10.2%
4493	3.01	3.49	15.9%
4511	0.40	0.36	-10.0%
4557	2.38	2.54	6.7%
4558	1.66	1.55	-6.6%
4568	3.24	3.75	15.7%
4581	1.15	0.94	-18.3%
4583	4.66	4.49	-3.6%
4597	0.96	1.07	11.5%
4611	1.06	0.94	-11.3%
4635	2.81	2.57	-8.5%
4653	1.96	1.92	-2.0%
4665	9.79	9.33	-4.7%
4670	5.68	6.58	15.8%
4683	2.79	3.23	15.8%
4686	1.98	2.29	15.7%
4692	0.62	0.57	-8.1%
4693	0.63	0.61	-3.2%
4703	3.00	2.49	-17.0%
4716	4.47	4.23	-5.4%
4717	1.80	2.04	13.3%
4720	2.21	1.92	-13.1%
4740	1.15	1.09	-5.2%
4741	2.51	2.20	-12.4%
4751	2.76	2.65	-4.0%
4771	2.40	2.48	3.3%
4777	4.32	4.27	-1.2%
4825	0.82	0.80	-2.4%
4828	2.29	2.27	-0.9%
4829	1.08	1.12	3.7%
4902	4.18	3.84	-8.1%
4923	1.39	1.46	5.0%
4940	1.82	1.92	5.5%
5020	4.97	4.24	-14.7%
5022	6.95	7.40	6.5%
5037	25.76	23.76	-7.8%
5040	21.83	18.74	-14.2%
5057	7.40	6.66	-10.0%
5059	39.17	30.95	-21.0%
5067	8.97	10.67	19.0%
5069	30.21	25.22	-16.5%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
5102	5.96	6.75	13.3%
5146	5.74	5.45	-5.1%
5160	3.09	3.07	-0.6%
5183	4.39	4.06	-7.5%
5188	3.93	3.46	-12.0%
5190	3.12	3.37	8.0%
5191	0.91	0.89	-2.2%
5192	2.97	2.63	-11.4%
5213	5.45	6.45	18.3%
5215	5.04	5.34	6.0%
5221	5.77	5.56	-3.6%
5222	8.01	8.97	12.0%
5223	7.76	6.65	-14.3%
5348	6.26	6.12	-2.2%
5402	3.30	3.65	10.6%
5403	6.44	6.43	-0.2%
5437	4.70	4.49	-4.5%
5443	3.38	3.70	9.5%
5445	5.02	4.91	-2.2%
5462	5.20	5.96	14.6%
5472	6.17	6.06	-1.8%
5473	9.78	11.39	16.5%
5474	6.98	6.90	-1.1%
5478	6.16	6.33	2.8%
5479	6.29	7.01	11.4%
5480	5.43	5.37	-1.1%
5491	2.32	2.07	-10.8%
5505	4.20	3.98	-5.2%
5506	6.28	5.89	-6.2%
5515	4.68	4.62	-1.3%
5535	5.77	5.60	-2.9%
5537	4.56	4.22	-7.5%
5551	19.17	17.56	-8.4%
5606	1.91	1.62	-15.2%
5610	6.41	5.80	-9.5%
5645	10.79	11.01	2.0%
5703	13.12	13.06	-0.5%
5705	15.52	18.47	19.0%
5951	0.55	0.54	-1.8%
6003	5.77	6.49	12.5%
6005	11.80	9.69	-17.9%
6045	2.12	2.52	18.9%
6204	10.24	11.68	14.1%
6206	3.74	3.54	-5.3%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
6213	2.24	2.21	-1.3%
6214	3.29	3.19	-3.0%
6216	7.46	7.46	0.0%
6217	4.43	4.74	7.0%
6229	5.20	5.02	-3.5%
6233	4.09	4.19	2.4%
6235	8.05	8.74	8.6%
6236	10.20	10.66	4.5%
6237	1.59	1.65	3.8%
6251	8.11	6.41	-21.0%
6252	8.21	6.49	-21.0%
6260	5.14	5.16	0.4%
6306	6.28	7.26	15.6%
6319	3.25	3.86	18.8%
6325	4.44	4.14	-6.8%
6400	6.13	5.80	-5.4%
6503	2.05	2.06	0.5%
6504	2.19	2.09	-4.6%
6702	8.55	6.88	-19.5%
6703	11.43	9.02	-21.1%
6704	9.50	7.64	-19.6%
6824	6.73	6.25	-7.1%
6825	4.06	3.93	-3.2%
6826	4.18	4.95	18.4%
6834	5.00	4.39	-12.2%
6835	3.26	3.09	-5.2%
6836	5.68	4.82	-15.1%
6872	15.56	14.35	-7.8%
6874	17.28	16.00	-7.4%
6882	6.29	6.64	5.6%
6884	8.81	7.97	-9.5%
7016	2.37	2.03	-14.3%
7024	2.63	2.26	-14.1%
7038	5.87	5.37	-8.5%
7046	13.13	12.39	-5.6%
7047	3.16	2.67	-15.5%
7050	7.84	7.04	-10.2%
7090	6.52	5.97	-8.4%
7098	14.59	13.77	-5.6%
7099	17.55	16.25	-7.4%
7133	3.89	3.10	-20.3%
7151	4.73	3.77	-20.3%
7152	6.32	4.94	-21.8%
7153	5.25	4.19	-20.2%



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Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
7207	10.23	10.20	-0.3%
7222	4.94	5.67	14.8%
7228	6.40	6.20	-3.1%
7229	8.29	8.27	-0.2%
7230	6.79	6.43	-5.3%
7231	10.63	10.18	-4.2%
7232	7.36	7.83	6.4%
7250	8.81	10.39	17.9%
7309	14.28	13.84	-3.1%
7313	3.69	3.05	-17.3%
7317	7.74	8.14	5.2%
7327	21.79	19.45	-10.7%
7333	3.19	2.71	-15.0%
7335	3.54	3.01	-15.0%
7337	4.26	3.55	-16.7%
7350	8.43	8.71	3.3%
7360	6.34	6.46	1.9%
7370	4.70	4.42	-6.0%
7380	4.26	4.30	0.9%
7382	3.77	3.84	1.9%
7390	8.09	8.40	3.8%
7394	8.37	6.58	-21.4%
7395	9.30	7.31	-21.4%
7398	11.19	8.63	-22.9%
7402	0.18	0.16	-11.1%
7403	4.96	4.99	0.6%
7405	0.97	1.00	3.1%
7420	16.12	12.90	-20.0%
7421	1.12	0.88	-21.4%
7422	2.63	2.80	6.5%
7425	2.57	3.03	17.9%
7431	1.23	0.99	-19.5%
7445	0.52	0.54	3.8%
7453	0.66	0.53	-19.7%
7502	4.16	4.09	-1.7%
7515	1.39	1.20	-13.7%
7520	4.34	4.12	-5.1%
7538	9.40	8.13	-13.5%
7539	3.70	3.25	-12.2%
7540	3.77	3.58	-5.0%
7580	2.53	2.46	-2.8%
7590	3.99	3.39	-15.0%
7600	3.02	3.19	5.6%
7605	2.51	2.55	1.6%



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Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
7610	0.55	0.46	-16.4%
7705	4.46	4.08	-8.5%
7710	6.50	6.44	-0.9%
7711	6.50	6.44	-0.9%
7720	3.14	2.99	-4.8%
7855	7.70	6.19	-19.6%
8001	2.07	1.92	-7.2%
8002	1.99	1.87	-6.0%
8006	2.34	2.02	-13.7%
8008	1.08	1.07	-0.9%
8010	1.84	1.78	-3.3%
8013	0.68	0.62	-8.8%
8015	0.78	0.84	7.7%
8017	1.45	1.44	-0.7%
8018	2.37	2.24	-5.5%
8021	2.36	2.73	15.7%
8031	2.29	2.15	-6.1%
8032	2.00	1.95	-2.5%
8033	1.94	1.94	0.0%
8034	2.31	2.23	-3.5%
8037	1.45	1.39	-4.1%
8039	1.49	1.37	-8.1%
8044	2.92	2.81	-3.8%
8045	0.49	0.39	-20.4%
8046	1.91	1.92	0.5%
8047	1.03	1.19	15.5%
8058	2.74	2.48	-9.5%
8061	1.96	1.93	-1.5%
8072	0.78	0.72	-7.7%
8102	2.39	2.11	-11.7%
8103	2.88	2.56	-11.1%
8105	2.46	2.22	-9.8%
8106	4.68	4.38	-6.4%
8107	3.01	2.90	-3.7%
8111	2.00	1.85	-7.5%
8116	3.47	3.13	-9.8%
8203	5.84	5.98	2.4%
8204	2.87	2.47	-13.9%
8209	4.18	4.72	12.9%
8215	4.83	4.84	0.2%
8227	4.68	4.42	-5.6%
8232	6.24	6.47	3.7%
8233	3.24	2.72	-16.0%
8235	3.51	3.37	-4.0%



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Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
8263	7.53	6.65	-11.7%
8264	5.84	5.86	0.3%
8265	7.73	7.84	1.4%
8279	5.57	5.21	-6.5%
8288	7.41	7.49	1.1%
8291	3.77	3.34	-11.4%
8292	3.97	3.52	-11.3%
8293	9.08	9.68	6.6%
8304	5.81	4.98	-14.3%
8350	5.88	5.18	-11.9%
8353	4.71	4.61	-2.1%
8370	4.01	4.30	7.2%
8381	1.97	2.26	14.7%
8385	2.59	2.46	-5.0%
8387	3.33	3.40	2.1%
8391	2.55	2.51	-1.6%
8392	2.66	2.53	-4.9%
8393	1.81	1.59	-12.2%
8500	5.18	5.47	5.6%
8601	0.40	0.33	-17.5%
8602	0.43	0.48	11.6%
8603	0.14	0.11	-21.4%
8606	2.64	2.60	-1.5%
8709	4.58	4.05	-11.6%
8719	3.45	3.15	-8.7%
8720	1.73	1.80	4.0%
8721	0.31	0.32	3.2%
8723	0.18	0.15	-16.7%
8725	1.67	1.70	1.8%
8726	2.55	2.72	6.7%
8728	0.42	0.40	-4.8%
8734	0.57	0.51	-10.5%
8737	0.51	0.46	-9.8%
8738	0.68	0.61	-10.3%
8742	0.42	0.38	-9.5%
8745	5.58	4.90	-12.2%
8748	0.69	0.65	-5.8%
8755	0.52	0.58	11.5%
8799	0.91	0.68	-25.3%
8800	1.63	1.45	-11.0%
8803	0.08	0.08	0.0%
8805	0.24	0.22	-8.3%
8810	0.18	0.16	-11.1%
8814	0.22	0.19	-13.6%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
8815	0.29	0.25	-13.8%
8820	0.20	0.17	-15.0%
8824	2.92	2.72	-6.8%
8825	1.93	1.66	-14.0%
8826	2.33	2.16	-7.3%
8829	2.27	2.14	-5.7%
8831	1.81	1.65	-8.8%
8832	0.33	0.30	-9.1%
8833	1.08	1.03	-4.6%
8835	2.27	2.22	-2.2%
8855	0.18	0.20	11.1%
8856	0.18	0.16	-11.1%
8861	1.56	1.57	0.6%
8868	0.39	0.38	-2.6%
8869	1.15	1.05	-8.7%
8871	0.14	0.11	-21.4%
8901	0.17	0.19	11.8%
9012	1.24	1.25	0.8%
9014	2.83	2.42	-14.5%
9015	3.33	3.06	-8.1%
9016	3.25	3.09	-4.9%
9019	1.73	1.69	-2.3%
9033	1.87	1.66	-11.2%
9040	3.63	3.83	5.5%
9044	1.29	1.18	-8.5%
9052	2.05	1.85	-9.8%
9058	1.71	1.74	1.8%
9060	1.39	1.35	-2.9%
9061	1.55	1.63	5.2%
9062	1.67	1.57	-6.0%
9063	0.98	1.04	6.1%
9077	2.35	2.32	-1.3%
9082	1.46	1.32	-9.6%
9083	1.32	1.17	-11.4%
9084	1.46	1.54	5.5%
9089	1.23	1.40	13.8%
9093	1.42	1.44	1.4%
9101	3.95	3.50	-11.4%
9102	2.90	3.03	4.5%
9110	3.43	3.22	-6.1%
9154	1.81	1.71	-5.5%
9156	2.09	2.13	1.9%
9170	6.30	7.30	15.9%
9178	11.94	11.20	-6.2%



Missouri

Change in NCCI Including Trend Loss Costs

<u>Class Code</u>	<u>Current 01/01/14</u>	<u>Proposed 01/01/15</u>	<u>Percent Change</u>
9179	20.25	19.76	-2.4%
9180	5.62	4.79	-14.8%
9182	2.93	2.88	-1.7%
9186	11.12	12.77	14.8%
9220	5.27	5.37	1.9%
9402	4.02	4.07	1.2%
9403	7.91	6.46	-18.3%
9410	3.81	3.33	-12.6%
9501	3.25	2.99	-8.0%
9505	2.77	3.06	10.5%
9516	4.98	5.13	3.0%
9519	4.16	3.90	-6.3%
9521	4.09	4.51	10.3%
9522	2.66	2.29	-13.9%
9534	4.50	5.03	11.8%
9554	14.33	14.00	-2.3%
9586	0.79	0.71	-10.1%
9600	2.22	2.21	-0.5%
9620	1.23	1.24	0.8%